

OMB Approval No. 1559-0046

Paperwork Burden Statement:

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid Office of Management and Budget (OMB) Approval Number. This form's Approval Number is 1559-0046. Public reporting burden for this collection of information is estimated to average 20 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Community Development Financial Institutions Fund, 1500 Pennsylvania Ave, NW, Washington, DC 20220.

Freedom of Information Act (FOIA) Statement:

The CDFI Fund does not publish proprietary or confidential information submitted by CDFI's as a general practice. However, any information submitted by CDFI's in the Annual Certification and Data Collection Report (ACR) or other reports made in connection with ACR (e.g., ACR Summary Report) is subject to the Freedom of Information Act (FOIA) (5 U.S.C. 552) and other federal laws and regulations. Any information contained in this collection, including any attachments or supplements hereto, is subject to disclosure to law enforcement agencies for law enforcement purposes. In general, FOIA makes federal agency records available to the public, unless the information requested is exempt from disclosure. Trade secrets and commercial or financial information submitted by CDFI's may be exempt from disclosure pursuant to the FOIA. CDFI's should consult their legal counsel for further guidance on this matter.

The CDFI Fund reserves the right to publish responses to select questions provided during the reporting process. This information may include, but may not be limited to organization name, date certified, financial institution type, organization's address and organization's website.

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NOTE: While this updated version of the ACR is being released sometime in early 2027, it will not be in effect until a new Certification Applicant completes the new Certification Application and becomes a Certified CDFI and/or a currently-certified CDFI completes the new Certification Application and retains its CDFI Certification.

CDFI Fund Annual Certification and Data Collection Report Form & Instructions¹

September 2026

Purpose

The primary intent of the Annual Certification and Data Collection Report (ACR) is to ensure that Community Development Financial Institutions (CDFI) continue to meet the requirements to be Certified CDFIs.² It is also a method to ensure that organizational information is updated annually. The reported information may be used to monitor compliance for recipients with active awards. The financial and portfolio data is used by the CDFI Fund to gain insight on the CDFI industry, but it does not impact a CDFI's Certification status or applications for CDFI Fund programs.

All Certified CDFIs are required to complete an ACR on an annual basis to maintain their Certified status as outlined in the CDFI Certification Agreement form. The ACR is due no later than 180 days after a reporting entity's Fiscal Year End or as requested by the CDFI Fund.³ ACR submission deadlines are outlined in the CDFI Certification Agreement and populated in the ACR Reporting Schedule in AMIS. Emerging CDFIs⁴ are not required to complete the ACR Form.

Overview

Please refer to these instructions for greater clarity and detail regarding what information should be included in order to respond to each question in the ACR. It is highly recommended that the reporting entity have access to the following documents/information, if applicable to the organization type, in order to accurately and thoroughly complete the ACR:

¹ Paperwork Burden Statement According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid Office of Management and Budget (OMB) Approval Number. This form's Approval Number is 1559-0046. Public reporting burden for this collection of information is estimated to average 20 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Community Development Financial Institutions Fund, 1500 Pennsylvania Ave, NW, Washington, DC 20220.

² The following seven criteria are required to be certified as a CDFI:

1. Be a legal entity;
2. Have a primary mission of promoting community development;
3. Be a financing entity;
4. Primarily serve one or more Target Markets;
5. Provide development services in conjunction with its financing activities;
6. Maintain accountability to its defined Target Market; and
7. Be a non-government entity and not under the control of any government entity (tribal governments excluded).

³ While this revised version of the ACR was first released in December 2023, it has been on hold while the CDFI Fund worked to clear the CDFI Certification Application backlog because the revised versions are not in effect until a new Certification Applicant completes the new Certification Application and becomes a Certified CDFI and/or a currently-certified CDFI completes the new Certification Application and retains its CDFI Certification.

⁴ An emerging CDFI is a non-certified CDFI that has received a TA award and is expected to become certified within three years.

- Most recent CDFI Certification Agreement letter that describes the Certification requirements and provisions, including approved Target Market (TM);
- Analysis of Target Market related originations for the reporting fiscal year⁵;
- Organization's Balance Sheet (Statement of Financial Position);
- Organization's Income Statement (Statement of Activities or Statement of Operations or Profit and Loss Statement); and

One of the following as applicable:

- Consolidated Reports of Condition and Income (For Banks and Thrifts only); or
- Parent Company Only Financial Statements for Small Holding Companies—FR Y-9SP (For Holding Companies only); or
- Parent Company Only Financial Statements for Large Holding Companies—FR Y-9LP (For Holding Companies only); or
- 5300 Call Report (For Credit Unions (CUs) only); or
- AITSA Call Report (For Cooperativas only).

For questions requiring a dollar amount value, the reporting entity is required to enter any dollar amounts as single dollars (0s), i.e., convert any values written in thousands of dollars (000s). For example, enter 850,000 if your call report form shows a value of 850.

All numbers related to a CDFI's financial data must be entered as a positive whole integer, greater than or equal to zero (" ≥ 0 "). This includes the line item for "Allowance for Loan and Lease Losses" (ALLL) listed under the "Assets" section and the line item for "Total Charge-offs" listed under the "Loan Investment Portfolio Values" section. Auditors commonly express ALLL as a contra asset and present it as a negative number on audited financial statements. In such instances, where ALLL and Total Charge-offs are negative numbers on a CDFI's financial statements, the CDFI should convert these numbers to their absolute value (a positive number), and enter the positive number in the CDFI's Financial Data inputs subsection of the ACR for the ALLL and Total-Charge-offs line items. If the CDFI forgets to do so and enters a negative value for ALLL and Total Charge-offs data fields, the newly implemented ACR automated validations will cause a message to pop-up about the negative value and inform the reporting entity that AMIS will convert the entered negative value to a positive value.

In instances other than line items noted above where the CDFI has a negative value expressed on its Audit or internal financial statements, CDFIs are to enter a zero ("0") on the corresponding line item on the ACR Financial Data inputs page and then select a reason from the list of pull-down options for why the value is zero. If the actual reported value is negative, then the CDFI should select "The actual numeric value is negative."

In an effort to better understand financial data fields where CDFIs have entered a zero value, the user will be asked to select a reason from the list of pull-down options for why the value is zero. The list of options includes:

- "This data point is not applicable to my organization's institution type"
- "My organization's accounting system does not track this data point"
- "The actual numeric value is negative"
- "The actual numeric value is zero"

⁵ Reported Target Market activity rather than board representation will also be used to evaluate whether a Certified CDFI continues to meet the Accountability requirement of CDFI Certification.

- “Other (please describe)”

If none of the reasons listed in the pull-down menu are appropriate for why the CDFI entered zero as their answer, then select “Other (please describe)” and provide an explanation of at least 20 characters in the open text box.

All sections of the ACR must be completed, including the related list records (Development Services Detail, Financial Data, Financial Products Portfolio Breakdown, Sources of Investment Capital, Contributing Operating Revenue, and Loans and Leases), with at least one record.

To maintain CDFI Certification, Certified CDFIs must demonstrate compliance with the Target Market percentage benchmarks each fiscal year. To confirm a CDFI continues to direct Financial Products and/or Financial Services to its approved Target Market at the required levels, transaction level data will be reviewed annually, through the submission of a TLR, in connection with the ACR. After initial certification (or recertification) through the new CDFI Certification Application and a Certified CDFI’s first two ACR submissions, a Certified CDFI that fails to meet the Target Market benchmarks, based on its Financial Products and/or Financial Services activity, over its most recently completed fiscal year may maintain its Certification by demonstrating that it met the benchmarks over a three-year period through the last day of its most recently completed fiscal year – as measured by the data submitted in the CDFI’s three most recent TLRs, including as part of its CDFI Certification Application if necessary. (A Certified CDFI that fails to meet the Target Market benchmarks for the previous fiscal year in its first ACR submission will have the option to be evaluated over a two-year period through the last day of its most recently completed fiscal year.) Certified CDFIs that still fall below the Target Market benchmarks over three full fiscal years of financing activity in their TLR (or over two full fiscal years for those with less than two years of CDFI Certification under this Application) will be decertified and no additional cure period will be granted.

NOTE: Only data submitted as part of the new CDFI Certification Application, the new abbreviated TLR and/or the December 2023 or later version of the CDFI/NACA/RRP TLR may be used to meet the Target Market benchmarks over a three-year period (i.e., data submitted as part of a previous CDFI Certification Application, ACR, or earlier version of the CDFI/NACA/RRP TLR, may not be used for this option).

NOTE: Do not attach documents that are not required or requested to support the CDFI Certification Criteria or Regulator attestations.

NOTE: For any ACR-related questions, please submit an AMIS Service Request with “Certification” selected from the “Program” drop-down options, “Other Reporting” selected from the “Program Topic” drop-down options, and “ACR” in the “Subject” line of the “Description Information” section.

NOTE: The Transaction Level Report (TLR)⁶ is required to be submitted and certified ahead of the ACR submission. Certain sections of the ACR are dependent upon information in the TLR; therefore, the TLR must be submitted first. For any TLR-related questions, please see the guidance provided at

⁶ For the purpose of the ACR, all references to the Transaction Level Report (TLR) include the abbreviated TLR (for entities that are not CDFI Fund Financial Assistance (FA) award recipients with a TLR reporting requirement) and the full-length TLR (for entities that are recipients of CDFI Fund Financial Assistance (FA) awards with a TLR reporting requirement).

<https://www.cdfifund.gov/amis-reporting>. The reporting entity may also submit an AMIS Service Request with “TLR” in the “Subject” line of the “Description Information” section.

OBTAINING DETERMINATION FOR RESPONSIBLE FINANCING PRACTICES, SIMILAR FINANCIAL PRODUCTS, SIMILAR FINANCIAL SERVICES, DISREGARDED OR INCLUDED ASSETS/STAFF TIME, TARGETED POPULATIONS⁷, AND TARGET MARKET ASSESSMENT METHODOLOGIES

The CDFI Certification Application identifies those Financial Products, Financial Services, disregarded or included assets and staff time, Targeted Populations, and Target Market assessment methodologies approved by the CDFI Fund for purposes of CDFI Certification, as well as the standards for responsible financing practices. Approved Target Market assessment methodologies must be used exactly as outlined in the CDFI Certification Application and/or other related guidance materials, unless and until modification of the method is authorized by the CDFI Fund.

If a Certified CDFI wishes to seek consideration to include any similar Financial Products, similar Financial Services, amended standards for responsible financing practices, the ability to disregard major assets and/or staff time, Other Targeted Populations, or the use of alternative or modified Target Market assessment methodologies, it must first respond to a set of questions at the start of the ACR. For each request to be reviewed, the Certified CDFI must provide detailed information and/or justification for the CDFI Fund to review. The Certified CDFI will not be able to continue the ACR process until after the CDFI Fund renders a decision on the request. At such time when a decision is made, the Certified CDFI may continue with the ACR process and complete the TLR and ACR.

If the CDFI Fund approves new similar Financial Products, similar Financial Services, major assets and/or staff time to be disregarded or included, Other Targeted Populations, Target Market assessment methodologies, or amended standards for responsible financing practices, the CDFI Fund will publicly release information related to this change and update relevant list(s) or standards, as well as any CDFI Certification guidance materials.

Obtaining Determination to include Similar Financial Products or Similar Financial Services

Certified CDFIs seeking consideration to include Financial Products or Financial Services not currently recognized or previously approved by the CDFI Fund, as eligible for the purposes of the Financing Entity or Target Market tests, must provide the following information for the CDFI Fund's consideration in advance of completing and submitting their ACR:

- Name of proposed similar Financial Product or similar Financial Service;
- Type of proposed similar Financial Product or similar Financial Service;
- Target borrower, investee, service recipient;
- Description (e.g., rates, terms, conditions) and purpose of similar Financial Product or similar Financial Service;
- Any protections that ensure the similar Financial Product does not harm consumers;
- Evidence that consumers are not harmed (e.g., the rate of successful repayment under the original rates, terms, and conditions of the Financial Product); and
- Any additional information necessary for the CDFI Fund to consider the request.

Obtaining Determination to Amend the Responsible Financing Practices Standards

The current responsible financing practices standards allow for certain circumstances under which an otherwise disqualifying practice might serve an acceptable community development purpose. For

⁷ Targeted Population means individuals or an identifiable group of individuals meeting the requirements of 12 CFR § 1805.201(3)

example, Certified CDFIs that offer consumer loans that exceed an annual percentage rate (APR) of 36% may still be determined eligible for reaffirmation of their Certification status if certain conditions are met, such as a default rate no greater than 5%, limits on fees to refinance the loan, substantially equal loan payments that amortize to a zero balance, among other conditions. Similarly, certain otherwise disqualifying residential real estate mortgage loan characteristics are allowable for the purposes of CDFI Certification if the Certified CDFI meets additional criteria.

Certified CDFIs seeking to engage in financing activities that do not currently meet the responsible financing practices standards of the Primary Mission test, may seek amendment to the standards that allows for additional activity that serves a community development purpose. To do so, Certified CDFIs must provide the following information for the CDFI Fund's consideration in advance of an ACR submission:

- Description of the financing activity;
- Current standard that the financing activity does not meet;
- Reasons the Certified CDFI believes the financing activity serves a community development purpose;
- Any protections that ensure the financing activity does not harm consumers and/or conditions under which the financing activity should be considered an acceptable community development activity (e.g., limits on rates charged, purpose, borrower characteristics, etc.);
- Evidence that consumers are not harmed (e.g., if discussing a Financial Product characteristic, the rate of successful repayment under the original rates, terms, and conditions of the Financial Product); and
- Any additional relevant information.

The CDFI Fund will not approve individual exceptions to the Primary Mission test and any amendments to the standards for responsible financing practices will be made available to all CDFIs and future Certification Applicants.

Obtaining Determination to Disregard or Include Major Assets and/or Staff Time to Meet Financing Entity Predominance Requirements

Certified CDFIs that seek to disregard or include major assets and/or staff time not currently listed as eligible to be disregarded or included for the purpose of the Financing Entity predominance test must obtain a determination from the CDFI Fund before those assets and/or staff time may be disregarded or included for the purpose of this test.

To request consideration to disregard or include any major assets and/or staff time, Certified CDFIs must provide the following information for the CDFI Fund's consideration in advance of an ACR submission:

- A description of the major asset(s) and/or staff time to be disregarded or included;
- The dollar amount for the portion of the balance sheet line item(s) to be disregarded or included and the name of the balance sheet line item(s);
- The average FTE staff time to be disregarded or included;
- How the amount of the asset(s) and/or staff time to be disregarded or included was determined;
- If seeking to disregard any major asset(s) and/or staff time, why such asset(s) and/or staff time incorrectly appear to indicate that the Certified CDFI is not predominately a financing entity,

- If seeking to include any major asset(s) and/or staff time, why the asset(s) and/or staff time is essential for the Certified CDFI to conduct its Financial Product and/or Financial Services activity; and
- A copy of the Certified CDFI's most recently completed fiscal year income statement and balance sheet; and current fiscal year-to-date balance sheet.

Obtaining Determination for Additional Targeted Populations

Targeted Populations that are not already recognized by the CDFI Fund must be approved by the CDFI Fund before they will be included as part of an entity's Target Market for CDFI Certification purposes. To request a new Targeted Population, Certified CDFIs must provide the following information for the CDFI Fund's consideration in advance of an ACR submission:

- A name and description of the Targeted Population;
- The geographic location of the Targeted Population intended to be served (e.g., national, statewide, specific census tracts). Unless "national," include a map generated in the CDFI Information Mapping System (CIMS) depicting the geography to be served;
- A narrative demonstrating that the specific Targeted Population(s) has significant unmet capital or financial services needs;
- If the Certified CDFI serves the members of the Targeted Population directly or indirectly, or through borrowers or investees that serve such members; and
- Specific evidence showing the proposed Targeted Population has disparities, controlling for poverty and income effects, in their access to financial products and services for the geographic population service area.

If seeking recognition of a new Targeted Population, Certified CDFIs also must submit a proposed Target Market assessment methodology for the Targeted Population.

Obtaining Determination for Target Market Assessment Methodologies

A Target Market assessment methodology or combination of such methodologies must be used to verify whether Financial Products, depository accounts, board members, and/or credit union members meet the Target Market criteria.

Only those methodologies approved by the CDFI Fund may be used when compiling Target Market data. A list of pre-approved Target Market assessment methodologies can be found on the CDFI Fund website. Certified CDFIs may request separate approval of a methodology not previously approved by the CDFI Fund. Certified CDFIs that seek to use a Target Market assessment methodology other than one that appears on the list of pre-approved methodologies, including the use of programmatic proxy assessments, must provide the following information for the CDFI Fund to consider in advance of completing their ACR for submission:

- The applicable Target Market (i.e., Investment Area, Low-Income Targeted Population, or Other Targeted Population);
- Assessment methodology (e.g., description of methodology and/or model design, including the step-by-step process used to collect the data, review any documents, and/or run the model and process its results);
- Supporting or supplemental documentation;
- Description of how the proposed assessment methodology provides sufficient confidence that a transaction can be assigned to a specific Target Market;

- If proposing a programmatic proxy, the program's detailed eligibility criteria or the step by step process used to compare programmatic data to CDFI Fund definitions (e.g., income sources, income thresholds, etc.);
- The process for record keeping; and
- The process for updating any methodology dependent on underlying data changes.

Certified CDFIs may attach documents that provide a fuller description of the proposed assessment methodology than what is allowed by the online form's character length restriction on answers.

All Target Market assessment methodologies – whether from the list of pre-approved methodologies or allowed to present separately – must be used exactly as prescribed, unless and until modification of the process is authorized by the CDFI Fund. Failure to use an approved assessment methodology (or maintain required documentation) may result in the termination of a Certified CDFI's certification.

Use of Call Report Data from Regulators (Applicable only to Banks, Holding Companies, Thrifts, and Credit Unions)

Regulator quarterly call report data is used to pre-populate certain financial data fields on the ACR form.

Financial Data Section

For Banks and Thrifts, the affected ACR data fields are as follows:

- Unrestricted Cash and Cash Equivalents
- Average Assets
- Allowance for Loan and Lease Losses Reserve
- Total Assets
- Total Liabilities
- Tier 1 Capital
- Interest Income
- Interest Expense
- Total Charge-offs
- Total Recoveries
- Loans 90-Days or More Past Due
- Other Real Estate Owned
- Provision for Loan Losses
- Total Equity
- Total Revenue
- Operating Expenses
- Total Expenses
- Troubled Debt Restructuring

For Credit Unions, the affected ACR data fields are as follows:

- Allowance for Loan and Lease Losses Reserve
- Total Assets
- Total Net Worth
- Subordinated Debt

- Interest Income
- Total Liabilities
- Interest Expense
- Total Charge-offs
- Total Recoveries
- Loans 60 Days or More Past Due
- Unrestricted Cash & Cash Equivalents
- Current Assets
- Current Liabilities
- Earned Revenue
- Operating Revenue
- Total Revenue
- Provision of Loan Losses
- Operating Expenses
- Total Expenses
- Off-Balance Sheet Financing Capital
- Total Value of Non-Performing Assets
- Other Real Estate Owned
- Troubled Debt Restructuring

For Holding Companies, the affected ACR data fields are as follows:

- Operating Revenue
- Interest Expense
- Operating Expenses
- Total Assets
- Allowance for Loan and Lease Losses Reserve
- Unrestricted Cash and Cash Equivalents
- Total Liabilities
- Interest Income
- Provision for Loan Losses
- Total Charge-offs
- Total Recoveries
- Total Equity
- Loans 90-Days or More Past Due

Loan and Lease Tables Section

For banks and thrifts, the affected ACR data fields are as follows:

- Banks/Thrift Loans secured by real estate: Construction, land development, and other land loans: 1—4 family residential construction loans: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans secured by real estate: Construction, land development, and other land loans: Other construction loans and all land development and other land loans: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans secured by real estate: Secured by farmland: (including farm residential and other improvements): Total Amount of Loans or Lines of Credit

- Banks/Thrift Loans secured by real estate: Secured by 1-4 family residential properties: Revolving, open-end loans secured by 1—4 family residential properties and extended under lines of credit: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by junior liens: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans secured by real estate: Secured by multifamily (5 or more) residential properties: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans secured by real estate: Secured by nonfarm nonresidential properties: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans secured by real estate: Secured by nonfarm nonresidential properties: Loans secured by other nonfarm nonresidential properties: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans to depository institutions and acceptances of other banks: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans to finance agricultural production and other loans to farmers: Total Amount of Loans or Lines of Credit
- Banks/Thrift Commercial and industrial loans: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Credit Cards: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other revolving credit plans: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Automobile loans: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans): Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans to nondepository financial institutions and other loans: Loans to nondepository financial institutions: Total Amount of Loans or Lines of Credit
- Banks/Thrift Loans to nondepository financial institutions and other loans: Other loans: Total Amount of Loans or Lines of Credit
- Banks/Thrift Lease financing receivables: Total Amount of Loans or Lines of Credit
- Total loans and leases held for investment and held for sale

For bank or depository holding companies, the affected ACR data fields are as follows:

- Regulated Holding Companies Loans secured by real estate: Construction, land development, and other land loans: 1—4 family residential construction loans: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans secured by real estate: Construction, land development, and other land loans: Other construction loans and all land development and other land loans: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans secured by real estate: Secured by farmland:

Total Amount of Loans or Lines of Credit

- Regulated Holding Companies Loans secured by real estate: Secured by 1-4 family residential properties: Revolving, open-end loans secured by 1—4 family residential properties and extended under lines of credit: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by first liens: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by junior liens: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans secured by real estate: Secured by multifamily (5 or more) residential properties: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans secured by real estate: Secured by nonfarm nonresidential properties: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans secured by real estate: Secured by nonfarm nonresidential properties: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans secured by real estate: Secured by nonfarm nonresidential properties: Loans secured by other nonfarm nonresidential properties: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans to depository institutions and acceptances of other banks: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans to finance agricultural production and other loans to farmers: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Commercial and industrial loans: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Credit Cards: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other revolving credit plans: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Automobile loans: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans): Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans to nondepository financial institutions and other loans: Loans to nondepository financial institutions: Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans to nondepository financial institutions and other loans: Other loans: Loans for purchasing or carrying securities (secured or unsecured): Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Loans to nondepository financial institutions and other loans: Other loans: All other loans (exclude consumer loans): Total Amount of Loans or Lines of Credit
- Regulated Holding Companies Lease financing receivables (net of unearned

income): Total Amount of Loans or Lines of Credit

For credit unions, the affected ACR data fields are as follows:

- Unsecured credit card loans: Total Number of Loans or Lines of Credit
- Unsecured credit card loans: Total Amount of Loans or Lines of Credit
- Payday alternative loans (PALs I and PALs II): Total Number of Loans or Lines of Credit
- Payday alternative loans (PALs I and PALs II): Total Amount of Loans or Lines of Credit
- Non-Federally Guaranteed Student Loans: Total Number of Loans or Lines of Credit
- Non-Federally Guaranteed Student Loans: Total Amount of Loans or Lines of Credit
- All other Unsecured Loans/Lines of Credit: Total Number of Loans or Lines of Credit
- All other Unsecured Loans/Lines of Credit: Total Amount of Loans or Lines of Credit
- New Vehicle Loans: Total Number of Loans or Lines of Credit
- New Vehicle Loans: Total Amount of Loans or Lines of Credit
- Used Vehicle Loans: Total Number of Loans or Lines of Credit
- Used Vehicle Loans: Total Amount of Loans or Lines of Credit
- Leases Receivable: Total Amount of Loans or Lines of Credit
- Leases Receivable: Total Number of Loans or Lines of Credit
- All Other Secured Non-Real Estate Loans/Lines of Credit: Total Number of Loans or Lines of Credit
- All Other Secured Non-Real Estate Loans/Lines of Credit: Total Amount of Loans or Lines of Credit
- Loans/Lines of Credit Secured by a First Lien on a single 1-to 4 Family Residential Property: Total Number of Loans or Lines of Credit
- Loans/Lines of Credit Secured by a First Lien on a single 1-to 4 Family Residential Property: Total Amount of Loans or Lines of Credit
- Loans/Lines of Credit Secured by a Junior Lien on a single 1-to 4 Family Residential Property: Total Number of Loans or Lines of Credit
- Loans/Lines of Credit Secured by a Junior Lien on a single 1-to 4 Family Residential Property: Total Amount of Loans or Lines of Credit
- All other Real Estate Loans/Lines of Credit: Total Number of Loans or Lines of Credit
- All other Real Estate Loans/Lines of Credit: Total Amount of Loans or Lines of Credit
- Commercial Loans/Lines of Credit Real Estate Secured: Total Number of Loans or Lines of Credit
- Commercial Loans/Lines of Credit Real Estate Secured: Total Amount of Loans or Lines of Credit
- Commercial Loans/Lines of Credit Not Real Estate Secured: Total Number of Loans or Lines of Credit
- Commercial Loans/Lines of Credit Not Real Estate Secured: Total Amount of Loans or Lines of Credit
- TOTAL LOANS & LEASES: Total Number of Loans or Lines of Credit
- TOTAL LOANS & LEASES: Total Amount of Loans or Lines of Credit

Currently, Cooperativas⁸ will not have any pre-populated financial data fields in the ACR.

When the reporting entity opens the Financial Data section, the reporting entity will see the financial data fields listed above as grayed out. After the reporting entity enters the financial data into all the other data fields and hits “Save,” the reporting entity will be able to view the pre-populated data fields and verify whether the values pulled from the call report data are accurate.

If there are values in the pre-populated data fields that are incorrect, the reporting entity will indicate this by answering “No” to the “Regulator Attestation” question on the ACR Certification Detail Section. If the reporting entity answers “No” to the “Regulator Attestation” question, the reporting entity must also check the box that the reporting entity acknowledges the review of the ACR submission may be delayed if the reporting entity selects “No” to the “Regulator Attestation” question and fails to attach supporting documentation. The “Related Attachments” section of the ACR should be used to submit any supporting documentation for the requested value changes. As part of the ACR review process, CDFI Fund staff will review the submitted documentation and decide if it supports the requested changes. Please provide a detailed answer/note explaining which data fields are incorrect and why as well as what the correct values should be. An example of such a complete explanation can be found below:

The prepopulated AMIS ACR Financial Input tables is picking up the wrong net worth account number which causes the balance sheet to be out of balance, and an orange flag to show up in the financial data for total assets.

The 5300 has the net worth that balances the balance sheet and an adjusted net worth that is used to calculate the net worth ratio. Your tables are picking up Acct_997, which is the net worth account that is used to calculate the net worth ratio.

In order for the balance sheets to balance you must add the following accts to get total net worth: Acct_940, Acct_931, Acct_668, Acct_658, Acct_658A, Acct_996, Acct_945B, Acct_945A, Acct_EQ0009, Acct_945C, Acct_ 602.

Please see the below call report for correct numbers to calculate the actual net worth. Please note the differences of the balance sheet net worth and the adjusted net worth for the calculation of the net worth ratio.

Actual Net Worth:	\$ 19,585,662.00
Adjusted Net Worth (populated in the report):	\$21,291,146.00

An organization may be asked to provide additional documentation. CDFI Fund staff will make the approved data changes directly in AMIS. After an organization receives their ACR certification reaffirmation notice, the reporting entity may go in and review their submitted ACR to verify the changes were entered correctly. If there is an error, the reporting entity must submit an AMIS service request detailing the error and the appropriate correction.

If an organization’s ACR does have errors in the financial data fields pre-populated from regulator data, we encourage the organization to contact the appropriate regulatory agency and alert them to the data

⁸ Cooperativas are defined as any credit union located in Puerto Rico and regulated by COSSEC.

errors so the regulatory agency can take the appropriate steps to make corrections for future public data releases.

NOTE: The Financial Data section and the Loan and Lease Tables section will not be pre-populated with the regulator call report data until the regulator releases it to the public. This typically occurs 2 to 2.5 months after the end of the quarter. The CDFI Fund will send an email to each reporting entity's key contacts⁹ alerting them to when the call report data has been added to a reporting entity's ACR. Once someone in the reporting entity receives the email, the reporting entity can complete the ACR Financial Data section and the Loan and Lease Tables section and submit its ACR. **PLEASE DO NOT SUBMIT AN ACR BEFORE THE FINANCIAL DATA SECTION AND LOAN AND LEASE TABLE SECTION PRE-POPULATION OCCURS!**

NOTE: Be aware that some of the validation rules and indicator flags discussed later in the "Financial Data" section will not be in effect for the pre-populated financial data fields and the other financial data fields with which they may have a validation relationship.

NOTE: The regulator call report data is being pre-populated based on the Replication Server System Database identification (RSSD ID) that the CDFI Fund has on record for the reporting entity in its organizational profile in AMIS. If this unique identifier is inaccurate, then our system will load the incorrect data values for the regulated entity. Please be sure to keep this data field as up to date as possible.

[Access](#)

To create and submit a CDFI Certification Report:

1. After logging into AMIS, the reporting entity will see the AMIS Organization Detail page. From the Organization Detail page, click the **Related** tab and scroll down the page until you reach the "Certifications" section.
2. From the Certifications section, click the **Certification Name** link. The organization's Certification control number will display (XXXCExxxxxx) as the Certification Name. If an organization has one or more **Certification Name** entries listed, be sure to select the entry that displays "CDFI" as the **Record Type** and "Certified" for its **Certification Status**.
3. Click the **NEW CDFI Annual Certification Report** button to complete the required information.
4. If your ACR main page does not look like the one displayed below, please submit an AMIS Service Request indicating that you are not seeing the correct version of the ACR.

⁹ ACR Reporting Schedule notifications and other ACR-related emails are sent to individuals identified as "Active" with a "Type" field value of "Authorized Representative" or "Point of Contact" as listed in a reporting entity's AMIS Organization Detail page's "Contacts" section.

Attachment(s)

1. From the CDFI Certification Report Detail Page, click the **Related Attachments** link.
2. Select the **Add Related Attachments** button to add related attachment records.
3. Select the **Upload Files** button to upload an attachment.
4. Select the **Type** of attachment from the drop-down menu.
 - a. The types of attachment include **Pre-determination documents, Legal Entity Documentation changes, Regulator Attestation Documentation, and Other.**
5. Enter a brief description of the attachment in the description field.
6. Select the **Attach File** button to attach the document.
7. The reporting entity will be forwarded to the CDFI Annual Certification Report Detail page.
 - a. Multiple attachments can be added, if needed, by repeating the steps in this section.

NOTE: Additional resources on the ACR can also be obtained by visiting the CDFI Fund's [Certification Reporting webpage](#).

The following sections include specific guidance, questions, and data points for reporting entities to complete the Annual Certification and Data Collection Report in AMIS. The ACR contains conditional questions that will appear in AMIS only for those reporting entities to which the questions apply, based upon financial institution type and/or responses to other questions. In this document, which is for illustrative purposes only, such questions are generally identified and/or appear nested below the questions to which they apply.

Section 0: Obtaining Determination of Responsible Financing Practices, Similar Financial Products, Similar Financial Services, Disregarded or Included Major Assets/Staff Time, Targeted Populations, and Target Market Assessment Methodologies

Section	Question or purpose of data field		Response
OD01	Does the reporting entity want to propose a similar Financial Product or similar Financial Services that are not currently pre-approved?		Yes or No If No, skip to OD02.
	If Yes:		
	OD01.1	Select the proposed activity.	Select one: - Similar Financial Product - Similar Financial Service
	OD01.2	Provide the name of the proposed similar Financial Product/similar Financial Service.	Enter name
	OD01.3	Provide a description of the proposed similar Financial Product/similar Financial Service (e.g., rates, terms, conditions) and its purpose.	Enter narrative

	OD01.4	Identify the target borrower, investee, and/or service recipient.	Enter narrative
	OD01.5	Describe any protections that ensure the proposed similar Financial Product does not harm consumers.	Enter narrative
	OD01.6	Provide evidence that consumer is not harmed by the proposed similar Financial Product (e.g., the rate of successful repayments under the original rates, terms and conditions of the product).	Enter narrative
	OD01.7	Provide any additional information necessary for the CDFI Fund to consider the request.	Enter narrative or N/A
	OD01.8	Attach relevant support document(s).	Attachment(s)
If the reporting entity requests consideration of multiple similar Financial Products or similar Financial Services, repeat questions OD01.1 – OD01.8.			
OD02	Does the reporting entity want to propose an amended responsible financing practice standards?		Yes or No If No, skip to OD03.
	If Yes:		
	OD02.1	Describe the financing activity.	Enter narrative
	OD02.2	Identify the current standard the financing activity does not meet.	Enter narrative
	OD02.3	Describe how the financing activity serves a community development purpose.	Enter narrative
	OD02.4	Describe any protections that ensure the financing activity does not harm consumers and/or conditions under which financing activity should be considered an acceptable community development activity.	Enter narrative
	OD02.5	Provide evidence that consumers are not harmed.	Enter narrative
	OD02.6	Provide any additional information necessary for the CDFI Fund to consider the request.	Enter narrative
	OD02.7	Attach relevant support document(s).	Attachment(s).
If the reporting entity requests consideration of multiple responsible financing practice standards, repeat questions OD02.1 – OD02.7			
OD03	Does the reporting entity want to propose major assets and/or staff time to be disregarded or included for purposes of the Financing Entity predominance test?		Yes or No. If No, skip to OD04.
	If Yes:		
	OD03.1	Does the reporting entity seek to	Select one:

		disregard or include major assets and/or staff time?	- Include major assets and/or staff time - Disregard major assets and/or staff time
	ODO3.2	Provide a description of the major assets and/or staff time to be disregarded or included.	Enter narrative
	ODO3.3	Enter the dollar amount for the portion of the balance sheet line item(s) to be disregarded or included, and the name of the balance sheet line item(s).	Enter dollar amount and name of balance sheet line item
	ODO3.4	Enter the average FTE staff time to be disregarded.	Enter average FTE staff time
	ODO3.5	How did the reporting entity determine the amount of the major asset(s) and/or staff time to be disregarded or included?	Enter narrative
	ODO3.6	If seeking to disregard any major asset(s) and/or staff time, provide an explanation for why the major asset(s) and/or staff time incorrectly appears to indicate the reporting entity is not predominately a financing entity.	Enter narrative
	ODO3.7	If seeking to include any major asset(s) and/or staff time, provide an explanation for why the major asset(s) and/or staff time dedicated to this activity is essential for the reporting entity to conduct its Financial Product and/or Financial Services activity.	Enter narrative
	ODO3.8	Attach reporting entity's most recently completed fiscal year balance sheet and income statement, and current fiscal year-to-date balance sheet.	Attachment(s)
If the reporting entity requests consideration of multiple major assets and/or staff time to be disregarded or included, repeat questions ODO3.1 – ODO3.8.			
OD04	Does the reporting entity want to propose additional Targeted Population(s)?		Yes or No
	If Yes:		If no, skip to OD04.
	OD04.1	Provide the name of/for the Targeted Population.	Enter name
	OD04.2	Provide a description of the Targeted	Enter narrative

		Population.	
	OD04.3	Identify the geographic location of the Targeted Population intended to be served.	Enter geography
	OD04.4	Unless “national,” enter map name of geography created in CIMS.	Enter Map Name
	OD04.5	Provide a narrative that demonstrates that the specific Targeted Population has significant unmet capital for financial services needs.	Enter narrative
	OD04.6	Identify whether the reporting entity serves the members of the Targeted Population directly or indirectly (e.g., through borrowers or investees that serve such members).	Select all that apply: - Directly - Indirectly
	OD04.7	Provide a description of the specific evidence showing the proposed Targeted Population has disparities, controlling for poverty and income effects, in their access to Financial Products and Services for the geographic population service area.	Enter narrative
	OD04.8	Attach the specific evidence used to demonstrate support of the need.	Attachment(s).
	OD04.9	Provide any additional information necessary for the CDFI Fund to consider the request.	Enter narrative or N/A
If the reporting entity requests consideration of multiple Targeted Populations, repeat questions OD04.1 – OD04.9. For each proposed Targeted Population, the reporting entity also must submit a proposed Target Market assessment methodology for that Targeted Population.			
OD05	Does the reporting entity want to propose other Target Market Assessment Methodologies?		Yes or No If responses to OD01, OD02, OD03, OD04, and OD05 are No, the reporting entity may continue with the ACR process by completing the Transaction Level Report.
	If Yes:		
	OD05.1	Identify the applicable Target Market Type.	Select One - Investment Area - Low Income Targeted Population - Other Targeted Population
	OD05.2	Describe the assessment	Enter narrative

		methodology (including the step-by-step process used to collect the data, review any documents, and/or run the model and process its results.)	
	OD05.3	Attach any supporting or supplemental documentation necessary to provide a full description of the proposed assessment methodology.	Attachment
	OD05.4	Describe how the proposed assessment methodology provides sufficient confidence that a transaction can be assigned to a specific Target Market.	Enter narrative
	OD05.5	If proposing a programmatic proxy, provide the program's detailed eligibility criteria or the step-by-step process used to compare programmatic data to CDFI Fund definitions (e.g., income sources, income thresholds, etc.).	Enter narrative
	OD05.6	Describe the process for record keeping as well as updating any methodology dependent on underlying data changes.	Enter narrative
	OD05.7	Provide any additional information necessary for the CDFI Fund to consider the request.	Enter narrative
If the reporting entity requests consideration of multiple Target Market Assessment Methodologies, repeat questions OD05.1 – OD05.7			

Section I: CDFI Annual Certification Report Detail

The ACR requires the reporting entity to verify, update, and correct organization profile information. To update some of the data in this part, an authorized organization account administrator must access the organization's organization profile in AMIS. This is an opportunity to verify, on an annual basis, that the organization contact information is accurate and that there have been no changes to the authorized account administrator(s) who should have access to the organization's account.

NOTE: The dollar amount and count of Financial Product portfolio activity to the Target Market does not affect a reporting entity's ability to maintain its CDFI Certification status. The CDFI Certification Criteria attestation section, including the Target Market Criteria attestation, is based on the number and dollar amount of Financial Product originations during a reporting entity's most recently completed fiscal year as reported in the required TLR submission. A Certified CDFI that fails to meet the Target Market benchmark over its most recently completed fiscal year may maintain its Certification by demonstrating that it met the benchmark over a three-year period through the last day of its most recently completed fiscal year.¹⁰

REPORT ITEM	INSTRUCTIONS
SECTION 1. CDFI Annual Certification Report Detail	
Organization Information	
Certification	Auto-generated
CDFI Annual Certification Report ID	Auto-generated upon submission of Section
Employer Identification Number (EIN)	This information is auto-generated from the AMIS organization profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the organization profile page.
Unique Entity ID (UEI)	This information is auto-generated from the organization profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the organization profile page.
Replication Server System Database ID (RSSD ID)	This information is auto-generated from the AMIS Organization Profile page upon submission of Section for applicable Financial Institution Types only. To make changes to this information, an authorized account administrator must update the organization profile page.

¹⁰ Certified CDFIs that fail to meet the Target Market benchmark and have less than three years of CDFI Certification or reported data in the TLR will have the option to be evaluated based upon the full history of their reported financing activity, up to three full fiscal years, but not earlier than one full fiscal year prior to the submission of their Application.

REPORT ITEM	INSTRUCTIONS
CDFI Certification Status	Auto-generated upon submission of Section
Tax Status	Auto-generated upon submission of Section based on information in AMIS Organizational Profile page.
Date Submitted	Auto-generated upon submission of Section
Report Status	Auto-generated upon submission of Section
Certification Control Number	Auto-generated upon submission of Section
Organization Type	
Organization	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.
Organization Type	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page. The Organization Types include: • Bank or Thrift • Credit Union • Depository Institution Holding Company • Loan Fund • Venture Capital Fund Definitions for each organization type may be found in the ACR Glossary.
FDIC Charter Number (Banks and Thrifts Only)	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.
Bank Holding Company Number (Banks and Thrifts Only)	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.

REPORT ITEM	INSTRUCTIONS
Holding Company FDIC ID#/ OTS Docket (Thriffs Only)	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.
NCUA Number (<i>Credit Unions Only</i>)	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.
State or Federal Charter #/Control #	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.
Minority Depository Institution as designated by the FDIC or NCUA Status Change?	Has the reporting entity's status as an MDI designated by the FDIC or NCUA changed since the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund? Yes No A "Yes" response means the MDI designation changed. A "No" response means the MDI designation remains the same. NOTE: A "Yes" response requires the reporting entity to update the "Minority Depository Institution" data field in the "Organizational Type" section on their AMIS Organization Profile page.

REPORT ITEM	INSTRUCTIONS
New Affiliate(s)	Has the reporting entity added any new Affiliates that offer Financial Products or Services since the CDFI Fund last affirmed the reporting entity's CDFI Certification status? Yes No If "Yes," then enter the name(s) of the new Affiliate(s) in the next question. NOTE: The reporting entity is required to add the name(s) of the new Affiliate(s) to the "Affiliate" section of the AMIS Profile Page. NOTE: Affiliates that are Community Development Entities (CDEs) should be excluded from this response.
Name(s) of New Affiliate(s)	Enter name(s) of new Affiliate(s).
Affiliate CDFI(s)	Are any of the reporting entity's Affiliates Certified CDFIs? Yes No N/A A "Yes" response means one or more of the reporting entity's Affiliates are Certified CDFIs. A "No" response means none of the reporting entity's affiliates are Certified CDFIs. A "N/A" response means the reporting entity does not have any Affiliates. NOTE: If the reporting entity answers "Yes" then they will need to answer the CDFI Certification provision question for each Affiliate(s).

REPORT ITEM	INSTRUCTIONS
Bond Guarantee Program Participation (Question is only applicable if reporting entity answered “Yes” to “Affiliate CDFIs” question above.)	Does the reporting entity continue to seek to use the CDFI Certification provision solely to participate in the CDFI Fund’s Bond Guarantee program? Yes No NOTE: The reporting entity should answer this question for each Affiliate whose name will be populated by AMIS.
GOVERNING LEADERSHIP AND EXECUTIVE STAFF INFORMATION	
Governing Leadership	
Indicate the total number of Governing Leadership members	Enter number
Executive Staff	
Indicate the total number of Executive Staff	Enter number NOTE: Executive Staff means all directors and executive officers (e.g. President, Vice-President, Chief Financial Officer) of a company vested with the powers to manage and supervise the day-to-day affairs of an organization.

REPORT ITEM	INSTRUCTIONS
Line of Business	
Primary Line of Business – Count	[Auto-calculated based on TLR data] The Lines of Business include: • Business Finance • Consumer • Microfinance • Home Purchase • Home Improvement • Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial • Real Estate – Construction—Housing-Multi Family • Real Estate – Construction—Housing-Single Family • Real Estate—Rehabilitation—Commercial • Real Estate—Rehabilitation—Housing-Multi Family • Real Estate—Rehabilitation—Housing-Single Family • Other NOTE: Data field will be auto-populated based on calculating the dominant transaction purpose’s count from TLR data. Reporting entities are limited to only one primary Financing Activity for this question.
Primary Line of Business – Dollar Amount	[Auto-calculated based on TLR data] The Lines of Business include: • Business Finance • Consumer • Microfinance • Home Purchase • Home Improvement • Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial • Real Estate – Construction—Housing-Multi Family • Real Estate – Construction—Housing-Single Family • Real Estate—Rehabilitation—Commercial • Real Estate—Rehabilitation—Housing-Multi Family • Real Estate—Rehabilitation—Housing-Single Family • Other NOTE: Data field will be auto-populated based on calculating the dominant transaction purpose’s dollar amount from TLR data. Reporting entities are limited to only one primary Financing Activity for this question.

REPORT ITEM	INSTRUCTIONS
Secondary Line of Business - Count	[Auto-calculated based on TLR data] The Lines of Business include: • Business Finance • Consumer • Microfinance • Home Purchase • Home Improvement • Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial • Real Estate – Construction—Housing-Multi Family • Real Estate – Construction—Housing-Single Family • Real Estate—Rehabilitation—Commercial • Real Estate—Rehabilitation—Housing-Multi Family • Real Estate—Rehabilitation—Housing-Single Family • Other NOTE: Data field will be auto-populated based on calculating the second most dominant transaction purpose’s count from TLR data. Reporting entities are limited to only one secondary Financing Activity for this question.
Secondary Line of Business – Dollar Amount	[Auto-calculated based on TLR data] The Lines of Business include: • Business Finance • Consumer • Microfinance • Home Purchase • Home Improvement • Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial • Real Estate – Construction—Housing-Multi Family • Real Estate – Construction—Housing-Single Family • Real Estate—Rehabilitation—Commercial • Real Estate—Rehabilitation—Housing-Multi Family • Real Estate—Rehabilitation—Housing-Single Family • Other NOTE: Data field will be auto-populated based on calculating the second most dominant transaction purpose’s dollar amount from TLR data. Reporting entities are limited to only one secondary Financing Activity for this question.

REPORT ITEM	INSTRUCTIONS
CU Membership (<i>Credit Unions Only</i>)	
Total CU Members	Report the total number of Credit Union Members as of the last day of the Credit Union's fiscal year. Enter number
Total TM CU Members	Report the total number of Credit Union Members in the reporting entity's currently Approved TM(s) as of the last day of the Credit Union's fiscal year. If the Credit Union is approved for more than one TM, do not double count. Enter number
Percentage of CU Members identified as TM	[Auto-calculated] NOTE: According to CDFI Fund Certification policies outlined in the CDFI Certification Agreement, at least 33 percent of a Credit Union's membership must be determined to be members of at least one Target Market type in the overall approved Target Market, using a CDFI Fund-approved Target Market Assessment Methodology.
LITP TM - Total CU Members	Report the total number of Credit Union Members classified as Low-Income Targeted Population (LITP) as of the last day of the Credit Union's fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs. Enter number
Percentage of CU Members identified as LITP TM	[Auto-calculated]
IA TM – Total CU Members	Report the total number of Credit Union Members classified as residing in Investment Area (IA) as of the last day of the Credit Union's fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs. Enter number

REPORT ITEM	INSTRUCTIONS
Percentage of CU Members identified as IA TM	[Auto-calculated]
OTP Native American – Total CU Members	Report the total number of Credit Union Members classified as OTP-Native American as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs. Enter number NOTE: OTP Native American means Native American with maintained Tribal affiliation or community attachment.
Percentage of CU Members identified as OTP Native American	[Auto-calculated]
OTP Native Alaskan – Total CU Members	Report the total number of Credit Union Members classified as OTP-Native Alaskan as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs. Enter number NOTE: OTP-Native Alaskan means Native Alaskan with maintained Tribal affiliation or community attachment.
Percentage of CU Members identified as OTP Native Alaskan	[Auto-calculated]
OTP Native Hawaiian – Total CU Members	Report the total number of Credit Union Members classified as OTP-Native Hawaiian as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs. Enter number NOTE: OTP Native Hawaiian means OTP-Native Hawaiian.
Percentage of CU Members identified as OTP Native Hawaiian	[Auto-calculated]

REPORT ITEM	INSTRUCTIONS
OTP Disabled – Total CU Members	Report the total number of Credit Union Members classified as OTP-Disabled as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs. Enter number NOTE: OTP-Disabled means OTP-People with disabilities.
Percentage of CU Members identified as OTP Disabled	[Auto-calculated]
OTP Other – Total CU Members	Report the total number of Credit Union Members classified as OTP-Other as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs. Enter number NOTE: OTP Other must be approved by the CDFI Fund prior to its use. Exclude temporary employees. Exclude professional services conducted outside of the office by third parties, such as accounting, bookkeeping, and legal counsel.
Percentage of CU Members identified as OTP Other	[Auto-calculated]

REPORT ITEM	INSTRUCTIONS
Total Average Full Time Staff Turnover?	Total Average FTE Staff Turnover Enter number NOTE: “Average FTE turnover” is defined as the average number of FTE staff that resigned, were replaced, or were terminated in the last fiscal year. Average FTE turnover information is needed to calculate the Average Employee Turnover Ratio, which is a key component of evaluating potential management risk for a CDFI.
Strategic Plan	
Strategic Plan?	Does the reporting entity have a strategic plan in place to guide your future organizational and business development? Yes No NOTE: The purpose of this question is to assess managerial capacity not to assess a reporting entity’s Primary Mission.
If No, explain lack of strategic plan.	If the response to the reporting entity’s strategic plan is “No,” please describe why that is the case.
Governance	
Governance Structure changed last FY?	Has the reporting entity’s governance structure changed during the last fiscal year? Yes No
If Yes, explain governance structure.	If the response to the reporting entity’s change in governance structure is “Yes,” please describe the change and explain why it occurred.

REPORT ITEM	INSTRUCTIONS
Organizational Charts changed last FY?	Has the reporting entity's organizational chart(s) changed during the last fiscal year? Yes No NOTE: Organizational chart is defined here as those depicting the reporting entity's relationship to its Controlling Entity and to any Affiliate entities that Control, are Controlled by, or operate under common Control with the Applicant. The organizational chart(s) must clearly identify: • The ownership interests (as a percent) that establish the Affiliate relationship with the Applicant, if applicable; • The names of the Applicant's, Controlling Entity's, and any Affiliate's Governing Board members, if applicable; • The names and positions of any shared staff among the Applicant, its Controlling Entity, and any Affiliates. This includes the names and positions of the Applicant's Advisory Board members, Governing Board members, and key board committees, if applicable; and • The fiscal year in which each Affiliate most recently originated an eligible Financial Product or Financial Service transaction, if applicable.
If Yes, attach new Organizational Chart(s).	Attach document(s).
Management Information Systems	
MIS Implementation Type?	What kind of Management Information System does the reporting entity have in place? • An Enterprise-wide Information Management System • A spreadsheet based accounting and loan processing system • A paper based system • Other • None NOTE: The purpose of this question is to determine how modernized a reporting entity's information management system(s) is.

REPORT ITEM	INSTRUCTIONS
If Other, explain MIS.	If the response to the reporting entity's kind of Management Information System is "Other," please describe.
IT infrastructure support Acct sys?	Does the reporting entity's information technology infrastructure support an accounting system? Yes No
Legal	
Party to adverse legal action last FY?	Has any proceeding been instituted against the reporting entity in, by or before any court, governmental or administrative body or agency (including any Federal bank regulatory agency), which proceeding or its outcome could reasonably be expected to have a material adverse effect upon the financial condition, business operations, assets or properties of the reporting entity, including allegation based on fraud during the last fiscal year? Yes No NOTE: This includes, but is not limited to, the issuance of a Cease and Desist Order, Consent Order/Decree, Civil Money Penalty (CMP), or any formal written agreement that restricts the operations, lending activities, or financial management of the Applicant.
If Yes, explain the proceeding.	If the response to the reporting entity's party to adverse legal action is "Yes," please describe the proceeding(s). NOTE: <u>Attach</u> any related documentation that details the proceeding(s) to the ACR.
Party to debarment/suspension/exclusion/disqualification last FY?	Has the Applicant been subject to debarment, suspension, exclusion or disqualification, by the Department of Treasury, or any other Federal department or agency, of any individual or entity (or principal thereof) that received any portion of the Assistance in procurement or non-procurement transaction as defined in 31 C.F.R. § 19.970 during the last fiscal year? Yes No

REPORT ITEM	INSTRUCTIONS
If Yes, explain the debarment/suspension/exclusion/disqualification	If the response to the reporting entity's party to is debarment/suspension/exclusion/disqualification is "Yes," please describe the event(s). NOTE: <u>Attach</u> any related documentation that details the event(s) to the ACR.
Organizational Structure	
Audit findings in the last FY?	Did the reporting entity have any audit findings for its last complete fiscal year? Yes No
If Yes, explain audit finding.	If the response to audit finding is "Yes", please describe the finding(s). NOTE: <u>Attach</u> any related documentation that details the finding(s) to the ACR.
Event of Noncompliance last FY?	Was there any occurrence of any Event of Noncompliance or Default, as that term is defined in any CDFI Fund Assistance, Award, Allocation, or Certification or Bond Loan Agreement, or any event, which upon notice of lapse of time, or both, would constitute an Event of Noncompliance or Default, including any independent financial or federal single audit finding that identifies an uncorrected Material Weakness or questioned federal program costs exceeding [\$25,000], or the receipt of any formal written notice of termination for cause or default or any non-CDFI Fund federal grant, loan or cooperative agreement during the last fiscal year? Yes No
If Yes, explain the noncompliance.	If the response to the reporting entity's event of noncompliance is "Yes," please describe the event(s). NOTE: <u>Attach</u> any related documentation that details the event(s) to the ACR.
Credit and Portfolio Management	
Delinquent loan management policy?	Does the reporting entity have a delinquent loan management policy? Yes No

REPORT ITEM	INSTRUCTIONS
If No, explain delinquent loan management policy.	If the response to the reporting entity's delinquent loan management policy is "No," please explain the absence of such policy.
Missed or overdue payment to creditors?	In the last completed fiscal year, has the reporting entity had one or more missed or overdue payments to its creditors? Yes No
If Yes, explain missed or overdue payments.	If the response to the reporting entity's missed or overdue payments to creditors is "Yes," please explain why there were missed and/or overdue payments. NOTE: Make sure that the explanation includes information about how the payment situation was resolved. NOTE: <u>Attach</u> any related documentation that details the payment issue(s) to the ACR.

REPORT ITEM	INSTRUCTIONS
Legal Entity	
Legal Entity attestation	Is the reporting entity's legal entity status the same as when the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund? Yes No A "Yes" response means the legal entity status is the same as when the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund. A "No" response means the legal entity status has changed. NOTE: A "No" response requires the reporting entity to describe the legal entity status change(s) and provide information to demonstrate that it can be accepted as meeting the CDFI Certification legal entity requirements. NOTE: A "Yes" response indicates that the reporting entity is a legal entity that is duly organized and validly exist under the laws of the State or jurisdiction in which it is incorporated or established. NOTE: If any aspect of the reporting entity's legal status, such as name or incorporation information, has changed since its CDFI Certification status was last affirmed by the CDFI Fund, the reporting entity must select "No." The information in AMIS must match SAM.gov.
If No, explain Legal Entity attestation	If the legal entity status has changed since the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund, please describe the change and attach any related, modified Legal Entity documents to the ACR. NOTE: Legal entity documentation includes Articles of Incorporation, Articles of Organization, Certificate of Incorporation, Organization Certificate, Certificate of Formation, Certificate of Existence or other legal entity documentation. A reporting entity may also include a letter from a government agency that is signed and dated by the appropriate official stipulating when the reporting entity's legal documents were filed and signed, or a stamped document from the government agency containing the date the documents were filed and initialed by the appropriate government official.

REPORT ITEM	INSTRUCTIONS
Regulator attestation	Is the reporting entity's financial institution regulator the same as when the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund? Yes No A "Yes" response means the reporting entity continues to be regulated by the same entity. A "No" response means the reporting entity's regulator has changed. NOTE: A "No" response requires the reporting entity to update the financial institution regulator information on the AMIS Organization Profile Page: Regulated Institution Section. NOTE: Only applicable to Depository Institution Holding Companies, Insured Depository Institutions, and Insured Credit Unions.
Deposit/Share Insurance attestation	Is the reporting entity's deposit/share insurance provider the same as when the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund? Yes No A "Yes" response means the reporting entity continues to maintain deposit insurance with the same provider. A "No" response means the reporting entity's deposit insurance provider has changed. NOTE: A "No" response requires the reporting entity to update the deposit insurance provider information on the AMIS Organization Profile Page. NOTE: Only applicable to Depository Institution Holding Companies, Insured Depository Institutions, and Insured Credit Unions.

REPORT ITEM	INSTRUCTIONS
Primary Mission	
Primary Mission attestation	Is the reporting entity's Primary Mission, as evidenced in a governing/managing board, owner, or authorized representative-approved organizational document, the same as when the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund? Yes No A "Yes" response means the Primary Mission remains the same. A "No" response means the Primary Mission has changed. NOTE: A "No" response requires the reporting entity to describe the change and provide information to demonstrate that the reporting entity can be accepted as meeting the CDFI Certification Primary Mission requirements. NOTE: If the language in a governing/managing board, owner, or authorized representative -approved organizational document indicates the reporting entity's Primary Mission has changed in any way since its CDFI Certification status was last affirmed by the CDFI Fund, the reporting entity must select "No." NOTE: Reporting entity's response to this attestation is based on the collective review of all relevant Affiliates, including any new Affiliates added in the reporting year.
If No, Provide Updated Primary Mission	If the reporting entity's Primary Mission, as evidenced in a governing/managing board, owner, or authorized representative -approved organizational document, has changed since its CDFI Certification status was last affirmed by the CDFI Fund, provide an explanation of the change(s) and attach the related governing leadership-approved organizational document to the ACR.

REPORT ITEM	INSTRUCTIONS
Community Development Strategy Attestation	Is the reporting entity's community development strategy the same as when the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund? Yes No A "Yes" response means the reporting entity has maintained the same community development strategy. A "No" response means the reporting entity has changed its community development strategy. NOTE: Reporting entities must consider all relevant Affiliates and Subsidiaries subject to this requirement.
If No, Provide Updated Community Development Strategy	If the reporting entity's Community Development Strategy, as evidenced in a governing/managing board, owner, or authorized representative-approved organizational document, has changed since its CDFI Certification status was last affirmed by the CDFI Fund, provide an explanation of the change(s) and attach the related governing/managing board, owner, or authorized representative -approved organizational document to the ACR.
What are the reporting entity's community development objective(s) that address the social and/or economic conditions of underserved people and/or residents of economically distressed communities?	Select all that apply: - Promote housing opportunity - Promote financial access (e.g. access to capital in persistent poverty communities) - Promote economic development - Promote the development of Community Facilities¹¹ - Promote infrastructure development - Promote the availability of community services (e.g., child care, education, healthcare, social services, workforce development) - Promote community revitalization - Promote the availability of consumer products/services - Promote the creation of quality jobs - Promote business development

¹¹ Community Facility means a facility where health care, childcare, educational, cultural, or social services are provided.

REPORT ITEM	INSTRUCTIONS
	- Promote financial inclusion and access to affordable Financial Services, particularly for the un- and under-banked and/or in banking deserts (depository institutions only) - Other
If Other, describe the objective	If "Other," please describe the objective and explain why it can be considered a community development objective.
For each community development objective selected above, identify the type of goal(s) supported by the Financial Product(s) in which the reporting entity engages.	[A list of the reporting entity's community development objectives will be auto-populated based on information entered in the question above.] Select all that apply: - Business development - Asset/wealth building - Homeless/transitional housing/services - Senior housing/services - Community Facilities development/improvements - Special needs housing/services - Accessibility modifications - Affordable housing - Job creation/retention - Charter school development - Community healthcare centers development - Commercial real estate development - Reduced poverty and/or inequality - Credit building - Financial stability - Other
If Other, describe the type of goal(s).	If "Other," please provide a description.
Responsible Financing Practices (Questions in this subsection will be asked of reporting entities that offer loan products (including credit cards or purchased loans) only.	
RFP_Amend	Did the CDFI Fund provide the reporting entity with documentation of any amended standards for responsible lending practices applicable to the reporting entity's own financing practices for the purpose of reaffirming their CDFI Certification status? Yes No N/A

REPORT ITEM	INSTRUCTIONS
RFP_Amend_Letter	If Yes, attach determination letter.
RFP1	As of the last day of the most recently ended fiscal year, do the reporting entity's underwriting standards for each of its covered mortgage, consumer, and/or small business loan products include an assessment of the borrower's ability to pay back the loan according to the terms of the loan, meet any of the borrower's other major financial obligations, and still pay basic expenses, without having to reborrow or refinance (except for any final mortgage balloon payment)? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer covered mortgage, consumer, or small business loan products. NOTE: For purposes of this question (RFP1), the reporting entity should respond as it pertains to all consumer and small business loans; however, there are some exclusions for mortgage loans. For the purposes of this question (RFP1), a covered mortgage loan product is limited to a consumer credit transaction that is secured by a lien on a single-family, owner-occupied residence other than: (i) A reverse mortgage subject to 12 CFR 1026.33; (ii) A temporary or "bridge" loan with a term of 12 months or less, such as a loan to finance the purchase of a new dwelling where the consumer plans to sell a current dwelling within 12 months or a loan to finance the initial construction of a dwelling; (iii) A construction phase of 12 months or less of a construction-to-permanent loan; (iv) An extension of credit made pursuant to a program administered by a Housing Finance Agency, as defined in 24 CFR 266.5; (v) An extension of credit made pursuant to a program administered by the U.S. Department of Housing and Urban Development, the U.S. Department of Veterans Affairs, or the U.S. Department of Agriculture; (v) a transaction that does not require payment of interest; or (vi) a transaction made for the purpose of foreclosure avoidance or prevention.

REPORT ITEM	INSTRUCTIONS
If No, please explain.	If response to RFP1 is “No,” please explain how the absence of consideration of whether the borrower is able to pay back each type of loan serves a community development purpose. Enter narrative NOTE: A reporting entity that does not originate based upon an assessment of whether a borrower is able to pay back a loan may be determined ineligible for CDFI Certification renewal.
RFP2	As of the last day of the most recently ended fiscal year, did the reporting entity originate, purchase interests in, offer, arrange, market, or service any consumer loan products (including credit cards and purchased loans) that allow for an annual percentage rate in excess of 36% when that rate is calculated using the Military Annual Percentage Rate (MAPR) standard¹²? Yes No N/A NOTE: Responding “N/A” means that the reporting entity does not offer consumer loan products. NOTE: If answered as “Yes,” the reporting entity will be required to respond to additional financing-practices questions about the consumer loan products that allow for an annual percentage rate in excess of 36% when that rate is calculated using the MAPR standard.

¹² For additional guidance on calculating the MAPR, see the Consumer Financial Protection Bureau’s [Military Lending Act \(MLA\), Interagency Examination Procedures—2015 Amendments](#), Terms of Consumer Credit Extended to Covered Borrowers (Calculation of MAPR) – 32 CFR 232.4, pp. 6-9.

REPORT ITEM	INSTRUCTIONS
Only for reporting entities that originate, purchase interests in, offer, arrange, market, or service any consumer loan products (including credit cards or purchased loans) that allow for an annual percentage rate in excess of 36% when that rate is calculated using the MAPR standard.	
RFP3	As of the last day of the most recently ended fiscal year what is the highest allowable MAPR charged on any of the reporting entity's consumer loans (including credit cards and purchased loans)? Enter the highest allowable MAPR on any of the reporting entity's consumer loan products.
Questions in this subsection (RFP4 - RFP9) - For any consumer loan product with a MAPR in excess of 36%, as of the last day of the reporting entity's most recently ended fiscal year:	
RFP4	Did any of the consumer loan products in question have an annual default rate over five percent during the reporting entity's most recently ended fiscal year?¹³ Yes No NOTE: If Yes, the reporting entity's CDFI Certification status will not be reaffirmed.
RFP5	Did any of the consumer loans in question include a leveraged payment mechanism during the reporting entity's most recently ended fiscal year?¹⁴ Yes No NOTE: If Yes, the reporting entity's CDFI Certification status will not be reaffirmed.

¹³ Calculate on a per borrower basis for single payment loans.

¹⁴ The CDFI Fund will rely on the CFPB's definition of a leveraged payment mechanism: "a loan has a leveraged payment mechanism if the lender or a service provider has the right to initiate a transfer of money, through any means, from a consumer's account to satisfy an obligation on a loan...." See CFPB final rule and interpretations, Payday, Vehicle Title, and Certain High-Cost Installment Loans, [12 CFR § 1041.3\(c\)](#).

REPORT ITEM	INSTRUCTIONS
RFP6	If the product in question includes consumer loans of \$1,000 or less, have the repayment timeframes been limited to no more than 12 months during the reporting entity's most recently ended fiscal year? Yes No N/A NOTE: If No, the reporting entity's CDFI Certification status will not be reaffirmed. NOTE: Responding "N/A" means that the reporting entity does not offer loans of \$1,000 or less.
RFP7	For a period of 12 full months after the issuance of such a consumer loan, does the reporting entity waive any upfront fees for any refinance or new loan issued to the same borrower during the reporting entity's most recently ended fiscal year? Yes No NOTE: If No, the reporting entity's CDFI Certification status will not be reaffirmed.
RFP8	Are all fees spread evenly over the life of the loan and pro rata refundable in the event of early repayment (including through a refinance) for each of the reporting entity's consumer installment loan products in question during the reporting entity's most recently ended fiscal year? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer consumer installment loan products with a MAPR in excess of 36%. NOTE: If No, the reporting entity's CDFI Certification status will not be reaffirmed.

REPORT ITEM	INSTRUCTIONS
RFP9	Are all loan payments substantially equal and do they amortize smoothly to a zero balance by the end of the loan term for each of the reporting entity's consumer installment loan products in question during the reporting entity's most recently ended fiscal year? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer consumer installment loan products with a MAPR in excess of 36%. NOTE: If No, the reporting entity's CDFI Certification status will not be reaffirmed.
RFP10	As of the last day of the most recently ended fiscal year, does the reporting entity originate, purchase interests in, offer, arrange, market, or service small business loan products (including credit cards and purchased loans) that allow for an annual percentage rate in excess of 36%? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer small business loan products. NOTE: If the answer is "Yes," the reporting entity will be required to respond to additional financing-practices questions about the small business loan products that allow for an annual percentage rate in excess of 36%.
This subsection is only for reporting entities that originate, purchase interests in, offer, arrange, market, or service any small business loan products (including credit cards or purchased loans) that allow for an annual percentage rate in excess of 36%.	
RFP11	As of the last day of the most recently ended fiscal year, what is the current highest allowable APR charged on any of the reporting entity's small business loans (including credit cards and purchased loans)? Enter the highest allowable APR on any of the reporting

REPORT ITEM	INSTRUCTIONS
	entity's small business loan products.
Questions in this subsection (RFP12 – RFP15) - For any small business loan product with an APR in excess of 36%, as of the last day of the reporting entity's most recently ended fiscal year.	
RFP12	Did any of the small business loan products in question have an annual default rate over five percent during the reporting entity's most recently ended fiscal year?¹⁵ Yes No
RFP13	Did any of the small business loans in question include a leveraged payment mechanism during the reporting entity's most recently ended fiscal year?¹⁶ Yes No
RFP14	Are all fees spread evenly over the life of the loan and pro rata refundable in the event of early repayment (including through a refinance) for each of the reporting entity's small business installment loan products in question during the reporting entity's most recently ended fiscal year? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer small business installment loan products with an APR in excess of 36%.

¹⁵ Calculate on a per borrower basis for single payment loans.

¹⁶ The CDFI Fund will rely on the Consumer Financial Protection Bureau's definition of a leveraged payment mechanism: "a loan has a leveraged payment mechanism if the lender or a service provider has the right to initiate a transfer of money, through any means, from a consumer's account to satisfy an obligation on a loan...." See CFPB final rule and interpretations, Payday, Vehicle Title, and Certain High-Cost Installment Loans, [12 CFR § 1041.3\(c\)](#).

REPORT ITEM	INSTRUCTIONS
RFP15	Are all installment loan payments substantially equal and do they amortize smoothly to a zero balance by the end of the loan term for each of the reporting entity's small business installment loan products in question during the reporting entity's most recently ended fiscal year? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer small business installment loan products with an APR in excess of 36%.
Question RFP16 only applies to a reporting entity that offers a small business loan product with an APR in excess of 36% <i>and</i> responded "Yes" to either question RFP12 or RFP13, or responded "No" to either question RFP14 or RFP15.	
RFP16	If the reporting entity responded "Yes" to either questions RFP12 or RFP13, or responded "No" to either questions RFP14 or RFP15, describe why the small business loan product should be considered consistent with an acceptable community development mission. Enter narrative NOTE: A reporting entity that offers a small business loan product with an APR in excess of 36% <i>and</i> responded "Yes" to either question RFP12 or RFP14, or responded "No" to either question RFP14 or RFP15, may be determined ineligible for CDFI Certification status reaffirmation.

REPORT ITEM	INSTRUCTIONS
RFP17.1	For each of the reporting entity's Small Business loan products during the reporting entity's most recently ended fiscal year, did the reporting entity disclose in writing:¹⁷ The periodic payment due? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer small business loan products.
RFP17.2	For each of the reporting entity's Small Business loan products during the reporting entity's most recently ended fiscal year, did the reporting entity disclose in writing: The total amount to be repaid over the life of the loan? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer small business loan products.
RFP17.3	For each of the reporting entity's Small Business loan products during the reporting entity's most recently ended fiscal year, did the reporting entity disclose in writing: The total finance charges over the life of the loan? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer small business loan products.

¹⁷ Beginning **October 1, 2028**, any organization seeking CDFI Certification that offers small business loan products that do not disclose to the borrower, in writing, the periodic payment due, the total amount to be repaid over the life of the loan, the total finance charges over the life of the loan, or the APR of the loan will be ineligible for CDFI Certification. Beginning on **October 1, 2028**, currently Certified CDFIs that offer small business loan products will be required to attest in their ACR submission to making such disclosures in order to maintain their CDFI Certification.

REPORT ITEM	INSTRUCTIONS
RFP17.4	For each of the reporting entity's Small Business loan products during the reporting entity's most recently ended fiscal year, did the reporting entity disclose in writing: The annual percentage rate (APR) of the loan? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer small business loan products.
RFP18	If the reporting entity is a non-depository institution, as of the last day of the reporting entity's most recently ended fiscal year, does the reporting entity originate, purchase interests in, offer, arrange, market, or service loans that exceed the interest limits that apply to non-depository institutions in the state where the borrower resides? Yes No N/A NOTE: Responding "N/A" means that the reporting entity is a depository institution. NOTE: If "Yes," the reporting entity's CDFI Certification status will not be reaffirmed.

REPORT ITEM	INSTRUCTIONS
For purposes of questions, RFP19 to RFP25, a covered mortgage loan product is limited to consumer credit transaction that is secured by a lien on a single-family, owner-occupied residence other than: (i) Transactions secured by a subordinate lien; (ii) A reverse mortgage subject to 12 CFR 1026.33; (iii) A temporary or “bridge” loan with a term of 12 months or less, such as a loan to finance the purchase of a new dwelling where the consumer plans to sell a current dwelling within 12 months or a loan to finance the initial construction of a dwelling; (iv) A construction phase of 12 months or less of a construction-to-permanent loan; (v) An extension of credit made pursuant to a program administered by a Housing Finance Agency, as defined under 24 CFR 266.5; (vi) An extension of credit made pursuant to a program administered by the U.S. Department of Housing and Urban Development, the U.S. Department of Veterans Affairs, or the U.S. Department of Agriculture; (vii) A transaction that does not require payment of interest; (viii) A transaction made for the purpose of foreclosure avoidance or prevention; or (ix) For RFP20 (loans with interest-only payments) and RFP21 (loans with balloon payments) only, a transaction with a payment schedule that is adjusted to the seasonal or irregular income of the consumer.	

REPORT ITEM	INSTRUCTIONS
RFP19	As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's covered mortgage loan products, did the reporting entity: Offer covered mortgage loans that included negative amortization? Yes No N/A NOTE: Responding "N/A" means that the reporting entity did not offer covered mortgage loan products. NOTE: If answer is "Yes," the reporting entity's CDFI Certification status will not be reaffirmed.
RFP20	As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's covered mortgage loan products, did the reporting entity: Offer covered mortgage loans that included interest only payments? Yes No N/A NOTE: Responding "N/A" means that the reporting entity did not offer covered mortgage loan products. NOTE: If answer is "Yes," the reporting entity's CDFI Certification status will not be reaffirmed.
RFP21	As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's covered mortgage loan products, did the reporting entity: Offer covered mortgage loans that included balloon payments?¹⁸ Yes No N/A

¹⁸ A balloon payment is a payment that is more than two times a regular periodic payment.

REPORT ITEM	INSTRUCTIONS
	NOTE: Responding “N/A” means that the reporting entity does not offer covered mortgage loan products.
Questions in this subsection – if answer to RFP21 is Yes:	
RFP21A	As of the last day of the reporting entity’s most recently ended fiscal year, did the covered mortgage loans meet the criteria set forth in 12 CFR §§1026.43(f)(1)(i)-(vi)? Yes No
RFP21B	As of the last day of the reporting entity’s most recently ended fiscal year, if the reporting entity renewed the loan at the time the balloon payment was due, did the new loan retain the original amortization period? Yes No
RFP21C	As of the last day of the reporting entity’s most recently ended fiscal year, if the reporting entity renewed the loan at the time the balloon payment was due, did the reporting entity (as permitted by regulation) waive the need for a new appraisal and limit application and origination fees? Yes No
RFP21D	If the reporting entity responded “No” to any of the questions RFP21A – RFP21C, please describe how such loans are advantageous to the borrower, any additional protections that limit potential harm to the borrower, and why the loan should be considered consistent with an acceptable community development mission. Enter narrative NOTE: A reporting entity that offers covered mortgage loan products that include balloon payments and responded “No” to any of the questions RFP21A – RFP21C may be determined ineligible for CDFI Certification status reaffirmation.

REPORT ITEM	INSTRUCTIONS
RFP22	As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's covered mortgage loan products, did the reporting entity: Underwrite adjustable rate covered mortgages at less than the maximum rate in the first five years? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer covered mortgage loan products. NOTE: If answer is "Yes," the reporting entity's CDFI Certification status will not be reaffirmed.
RFP23	As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's covered mortgage loan products, did the reporting entity: Offer covered mortgage loans with an original maximum term longer than 30 years? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer covered mortgage loan products.
Questions in this subsection – if answer to RFP23 is Yes: Applicable to any loans with an original term longer than 30 years.	
RFP23A	As of the last day of the reporting entity's most recently ended fiscal year, what was the maximum term allowable and describe why the loan should be considered consistent with an acceptable community development mission? Enter narrative NOTE: A reporting entity that offers covered mortgage loan products with an original maximum term longer than 30 years may be determined ineligible for CDFI Certification status reaffirmation.

REPORT ITEM	INSTRUCTIONS
RFP24	As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's covered mortgage loan products, did the reporting entity: Verify the income or assets of the borrower of a covered mortgage product? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer covered mortgage loan products. NOTE: If answer is "No," the reporting entity's CDFI Certification status will not be reaffirmed.
RFP25	As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's covered mortgage loan products, did the reporting entity: Charge upfront points and fees on a covered mortgage loan product in excess of the Qualified Mortgage limits¹⁹? Yes No N/A NOTE: Responding "N/A" means that the reporting entity does not offer covered mortgage loan products. NOTE: If answer is "Yes," the reporting entity's CDFI Certification status will not be reaffirmed.

¹⁹ The Qualified Mortgage limits on upfront points and fees are adjusted annually for inflation on January 1. See [§ 1026.43\(e\)\(3\)](#) and [Comment 43\(e\)\(3\)\(ii\)-1](#) for the annual limits.

REPORT ITEM	INSTRUCTIONS
RFP26	As of the last day of the reporting entity's most recently ended fiscal year, select the tools the reporting entity has used to assist struggling borrowers. (Select all that apply) - Fees or interest waivers - Interest rate reductions - Loan term extensions - Principal forbearance - Principal forgiveness - Other - None
If Other, please describe.	If "Other," please provide a description.
RFP27	As of the last day of the reporting entity's most recently ended fiscal year, did the reporting entity sell its charged off consumer or small business debt to debt buyers? Yes No NOTE: If the answer is "Yes," the reporting entity's CDFI Certification status will not be reaffirmed.
RFP28	If the reporting entity is an FDIC-Insured Depository Institution, did the reporting entity have a current Community Reinvestment Act rating of Satisfactory or higher as of the last day of the reporting entity's most recently ended fiscal year? Yes No N/A NOTE: Responding "N/A" means the reporting entity is not an FDIC-Insured Depository Institution. NOTE: If answer is "No," the reporting entity's CDFI Certification status will not be reaffirmed.

REPORT ITEM	INSTRUCTIONS
Questions in this subsection will be asked only of reporting entities that offer Equity Investment Financial Products	
RFP29	Has the reporting entity had a policy or practice in place for its Equity Investment Financial Products, as of the last day of the reporting entity's most recently ended fiscal year, that prevents the reporting entity from gaining Control over an investee, except in the event the reporting entity must save a business through ownership as a last resort for a limited period of time? Yes No N/A NOTE: Responding "N/A" means the reporting entity does not offer equity products. NOTE: If the answer is "No," the reporting entity's CDFI Certification status will not be reaffirmed.
RFP30	As of the last day of the reporting entity's most recently ended fiscal year, did the reporting entity leverage, for its own benefit, the assets of any of its active investees? Yes No N/A NOTE: Responding "N/A" means the reporting entity does not offer equity products. NOTE: If answer is "Yes," the reporting entity's CDFI Certification status will not be reaffirmed.

REPORT ITEM	INSTRUCTIONS
RESPONSIBLE FINANCING PRACTICES – FINANCIAL SERVICES (Questions in this subsection will be asked of depository institution reporting entities only)	
RFP31	As of the last day of the reporting entity’s most recently ended fiscal year, select each of the listed features associated with a <i>single</i> checking or share account (including checkless checking) offered by the reporting entity (i.e. only select the features that are offered as part of the same account; if other features are offered by the reporting entity in different accounts, do not include). (Select all that apply) - Free access to debit card network for point of sale and bill payment - Minimum opening deposit of \$25 or less - Monthly maintenance fee of \$5 or less if not waivable, <i>or</i> \$10 or less if waivable²⁰ - No overdraft or nonsufficient funds fees²¹ - No account activation, closure, dormancy, inactivity, or low balance fees - Free and unrestricted branch access <i>or</i> (for reporting entities without branches) access to free ATM network and free remote deposits - Free and unrestricted telephone banking (including live support) - Free and unrestricted in-network ATM access. - Out-of-network ATM fee of \$2.50 or less; <i>or</i> up to \$3.00 if free access to a partner ATM network also provided - Free deposit capability for cash and checks in-branch and at ATM (when available), and direct deposit - Free bill pay if available, <i>or</i> at least four free money orders and/or cashier checks per month - Free check cashing for checks issued by the reporting entity - Free online banking, mobile banking, and banking alerts (if offered)

²⁰ For monthly maintenance fee to be considered waivable, the reporting entity must offer at least two options to waive the fee entirely with a single transaction (e.g. direct deposit with no minimum deposit, online bill pay, or debit card purchase).

²¹ An overdraft fee is a fee or charge on a consumer's account held by the institution for paying a transaction (including a check or other item) when the consumer has insufficient or unavailable funds in their account. A nonsufficient funds fee is a fee or charge on a consumer's account held by the institution for a transaction (including a check or other item) returned unpaid when the consumer has insufficient or unavailable funds in their account.

REPORT ITEM	INSTRUCTIONS
	- Free electronic monthly statements; <i>or</i> \$2 or less for mailed paper statements (if offered) - Account screening – only deny new customers for past incidences of actual fraud - Alternative IDs (e.g., municipal, consular, etc.) accepted - Free linked savings accounts and account transfers - Money orders priced at the U.S. Postal Service rate or less - Competitively priced remittances (international wire) - Credit building product offerings such as secured credit card or secured personal loan available
RFP32	As of the last day of the reporting entity's most recently ended fiscal year, identify the checking or share account that includes each of the selected features. Name account
RFP33	As of the last day of the reporting entity's most recently ended fiscal year, for any of the reporting entity's depository accounts, is the account holder subject to any potential overdraft fees? Yes No
Subsection for any reporting entities whose depository accounts have potential overdraft fees	
RFP34	As of the last day of the reporting entity's most recently ended fiscal year, specify the highest dollar amount charged for such a fee. Enter number
RFP34A	As of the last day of the reporting entity's most recently ended fiscal year, can such fees exceed the amount of item being cleared? Yes No

REPORT ITEM	INSTRUCTIONS
RFP34B (Only Applicable if RFP34A="Yes")	If answer to RFP34A is Yes, as of the last day of the reporting entity's most recently ended fiscal year, describe why such fees should be considered reasonable and proportionate to the amount of the item being cleared, and consistent with an acceptable community development mission. Enter narrative NOTE: A reporting entity that charges overdraft fees in excess of the amount of the item being cleared may be determined ineligible for CDFI Certification status reaffirmation.
RFP35	As of the last day of the reporting entity's most recently ended fiscal year, specify any <i>daily</i> limits on the number and frequency of such fees that can be charged to an account holder. Enter number
RFP36	As of the last day of the reporting entity's most recently ended fiscal year, specify any <i>annual</i> limits on the number and frequency of such fees that can be charged to an account holder. Enter number
RFP36A	As of the last day of the reporting entity's most recently ended fiscal year, if an account holder may be charged such fees on more than six occasions in a rolling twelve-month period, describe why such fees should be considered consistent with an acceptable community development mission. Enter narrative NOTE: A reporting entity that charges overdraft fees on more than six occasions in a rolling twelve-month period may be determined ineligible for CDFI Certification status reaffirmation.

REPORT ITEM	INSTRUCTIONS
RFP37	As of the last day of the reporting entity's most recently ended fiscal year, select each of the listed features included in the reporting entity's overdraft program. (Select all that apply) - No overdraft fees on debit card purchases - No overdraft fees on ATM withdrawals - No extended/sustained overdraft fees - Grace period provided before charging an overdraft fee - Negative balances allowed without triggering an overdraft fee - Balance-related alerts offered - Access to real-time balance information - Consumer's checking account linked to another account for overdraft protection - Overdraft fees collected from a consumer's next deposit only after other items have been posted or cleared - No additional fees charged when an item is re-presented - No transfer fees on overdraft transfers from savings or from a credit account - Other - None
If Other, please describe.	If "Other," please provide a description of the feature included in the reporting entity's overdraft program.
RFP38	As of the last day of the reporting entity's most recently ended fiscal year, for any of the reporting entity's depository accounts, is the account holder subject to any potential nonsufficient funds (NSF) fees? Yes No
Subsection for any reporting entities whose depository accounts have potential nonsufficient funds fees	
RFP39	As of the last day of the reporting entity's most recently ended fiscal year, specify the highest dollar amount charged for such a fee. Enter number

REPORT ITEM	INSTRUCTIONS
RFP39A	As of the last day of the reporting entity's most recently ended fiscal year, can such fees exceed the amount of the item returned unpaid? Yes No
RFP39B (Only Applicable if RFP39A="Yes")	If answer to RFP39A is Yes, as of the last day of the reporting entity's most recently ended fiscal year, describe why such fees should be considered reasonable and proportionate to the amount of the item being cleared, and consistent with an acceptable community development mission. Enter narrative NOTE: A reporting entity that charges NSF fees in excess of the amount of the item being cleared may be determined ineligible for CDFI Certification status reaffirmation.
RFP40	As of the last day of the reporting entity's most recently ended fiscal year, specify any <i>daily</i> limits on the number and frequency of such fees that can be charged to an account holder. Enter number
RFP41A	As of the last day of the reporting entity's most recently ended fiscal year, can such fees be charged more than once for the same transaction, regardless of whether the item is re-presented? Yes No
RFP41B (Only Applicable if RFP41A="Yes")	If answer to RFP41A is Yes, as of the last day of the reporting entity's most recently ended fiscal year, describe why such fees should be considered consistent with an acceptable community development mission. Enter narrative NOTE: A reporting entity that charges NSF fees more than once for the same transaction may be determined ineligible for CDFI Certification status reaffirmation.

REPORT ITEM	INSTRUCTIONS
RFP42	As of the last day of the reporting entity's most recently ended fiscal year, specify any <i>annual</i> limits on the number and frequency of such fees that can be charged to an account holder. Enter number
RFP43	As of the last day of the reporting entity's most recently ended fiscal year, select each of the listed features included in the reporting entity's NSF policies. (Select all that apply) - Balance-related alerts offered - Access to real-time or near real-time balance information provided - NSF fees collected from a consumer's next deposit only after other items have been posted or cleared - Consumer's checking account linked to another account for NSF protection. - No transfer fees on NSF transfers from savings or from a credit account. - Other - None
If Other, please describe.	If "Other," please provide a description of the feature included in the reporting entity's NSF policies.

REPORT ITEM	INSTRUCTIONS
Primary Mission – Affiliates (For each Affiliate subject to review in connection with any of the CDFI Certification requirements, the reporting entity must answer the question below, as well as respond to relevant Documentation and Responsible Financing Practices questions.	
Primary Mission attestation_Affiliates	Has the number of Affiliates relevant to the collective review remained consistent with the number of Affiliates when the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund? Yes No A "Yes" response means the number of Affiliates relevant to the collective review remains the same. A "No" response means the number of Affiliates relevant to the collective review has changed. NOTE: New entities relevant to the collective review must be able to demonstrate a consistent community development mission. NOTE: <u>Attach</u> any related documentation to the ACR.
If No, Provide Affiliate Change	If the number of Affiliates relevant to the collective review has changed since the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund, identify the name of related Affiliate(s), and provide an explanation of the change(s).
Primary Mission attestation_Affiliates	Are the activities of the Affiliate(s) and how the Affiliate's mission and activities support and/or are consistent with the community development mission of the reporting entity unchanged from when the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund? Yes No A "Yes" response means the Affiliate's activities and mission remain the same. A "No" response means the Affiliate's activities and mission have changed.

REPORT ITEM	INSTRUCTIONS
	NOTE: A “No” response requires the reporting entity to describe the change and provide information to demonstrate that the reporting entity can be accepted as meeting the CDFI Certification Primary Mission requirements.
If No, Provide Affiliate Description	If the Affiliate’s activities and mission have changed, since the reporting entity’s CDFI Certification status was last affirmed by the CDFI Fund, provide an explanation of the change(s).
Financing Entity (For loan funds and venture funds only). Credit Unions and Banks are presumed to be financing entities and do not need to complete this section.	
Financing Entity attestation	Does the reporting entity’s predominant business activity continue to be the provision, in Arms-Length Transactions, of Financial Products, as reflected on its financial statements and executed notes? Yes No A “Yes” response means the predominant activity is financing. A “No” response means the predominant activity is not financing. NOTE: A “No” response requires the reporting entity to describe how the reporting entity’s status as an entity for which the predominant business activity is the provision of Financial Products in Arms-Length Transactions, has changed, and provide information demonstrating it meets the CDFI Certification Financing Entity predominance requirements.
If No, explain in Fin. Entity attestation	If response to Financing Entity attestation is “No,” please explain. If the change is related to the level of assets dedicated to the provision of Arms-Length Transactions, of Financial Products, please attach current financial statements (including a current balance sheet; audited statements are not required) to the ACR.

REPORT ITEM	INSTRUCTIONS
Assets to Financial Products Predominant	Does the reporting entity continue to dedicate the predominance of its assets to the provision of Arms-Length Transactions of Financial Products? Yes No A “Yes” response means the predominance of assets are dedicated to the provision of Financial Products. A “No” response means the predominance of assets are not dedicated to the provision of Financial Products. NOTE: A “No” response requires the reporting entity to describe the change in the level of the reporting entity’s assets that are dedicated to the provision of Financial Products and provide information demonstrating it meets the CDFI Certification Financing Entity requirement that the predominance of its assets are dedicated to eligible financing activities.
If No, explain Fin. assets predominance	If response is “No” to Assets to Financial Products Predominant, please explain. Attach updated documentation (e.g. a current balance sheet (final audited statements are not required)) to the ACR.
Staff to Financial Products predominant	Does the reporting entity continue to dedicate a predominance of its staff time to the provision, in Arms-Length Transactions of Financial Products? Yes No A “Yes” response means the predominance of staff time is dedicated to the provision of Financial Products. A “No” response means the predominance of staff time is not dedicated to the provision of Financial Products. NOTE: A “No” response requires the reporting entity to describe the change in the level of the reporting entity’s staff time that is dedicated to the provision of Financial Products and provide information demonstrating it meets the CDFI Certification Financing Entity requirement that the predominance of its staff time is dedicated to eligible financing activities.

REPORT ITEM	INSTRUCTIONS
If No, explain fin. staff predominance	If response to staff predominance in Financial Products is “No,” please explain. Attach any related supporting documentation to the ACR.
Capital to Finance Financial Products	Does the reporting entity have sufficient capital available to close at least one Financial Product transaction during the upcoming three months with a dollar volume that is typical for the reporting entity based on its Financial Product offerings? Yes No A “Yes” response means the reporting entity has sufficient available capital for at least one Financial Product transaction during the upcoming three months. A “No” response means the reporting entity does not have sufficient capital for at least one Financial Product transaction during the upcoming three months. NOTE: A “No” response requires the reporting entity to describe their normal level of Financial Product activity and the sources and amount of capital it has available to maintain that level of activity and provide information demonstrating it meets the CDFI Certification Financing Entity requirement that the reporting entity must maintain sufficient capital to continue its Financial Product activity for at least three months.
If “No” explain insufficient capital.	If response to Capital to Finance Financial Products attestation is “No,” please explain why and how the reporting entity intends to increase its available lending capital.
Development Services	
Development Services attestation	Is the reporting entity’s set of Development Services the same as when the reporting entity’s CDFI Certification was last affirmed by the CDFI Fund? Yes No A “Yes” response means the Development Services remain the same. A “No” response means that there have been changes to Development Services.

REPORT ITEM	INSTRUCTIONS
	NOTE: The list of approved Development Services include: - Financial Education/Financial Literacy - Credit Building - Financial Management - Small Business Development - Homeownership Counseling/Foreclosure Prevention - Nonprofit Capacity Building - Affordable Housing /Commercial Real Estate Development - Basic Banking Skills - Introduction to retirement savings - Financial Management/Budgeting - Banking for businesses - Other NOTE: The CDFI Fund does not consider the following activities to be Development Services: - Responding to routine questions or providing routine explanations or instructions to prospective or existing customers, borrowers or investees on applying for the reporting entity's Financial Products or Financial Services. - Underwriting completed applications for financial products of services. - Training, counseling, or technical assistance not clearly intended to prepare consumers to access and/or be successful with a Financial Product offered by the reporting entity. Examples of such services include workforce development, parenting training/support groups, and training/counseling intended solely to enable consumers to access financing provided by other entities. - Making referrals, whether it be to training, counseling, or technical assistance available to services provided at the discretion of other entities. - Information presented in newsletters, flyers, or online (e.g., the reporting entity's website or blog posts and distinct from online training described above). - Workshops for youth (other than financial education that promotes opening a depository account or building savings in an account with the Applicant) or conferences/workshops for broad audiences. - Presentations made at one-off events (e.g. annual conferences, fairs, or non-recurring events)), or at events held by other entities.

REPORT ITEM	INSTRUCTIONS
	- Marketing events/activities. - Unstructured conversations with consumers on Development Services subject matter (i.e., a series of one-on-one, goal-oriented conversations with consumers that have measurable outcomes, may count as Development Services.) NOTE: Typically, if an activity takes less than 30 minutes to deliver, it is very unlikely to meet the definition of a Development Service, though it may be a segment, component or module in the delivery of a Development Service. NOTE: A “No” response requires the reporting entity to describe the change(s) and to provide information demonstrating that the reporting entity meets the CDFI Certification Development Services requirements.
If No, explain Development Services	If response is “No” to Development Services attestation, please explain. Attach any related documentation to the ACR. NOTE: If one of the changes involves the “Other” category, then the reporting entity must describe the topic and explain how it is relevant as a Development Service.

REPORT ITEM	INSTRUCTIONS
Target Market	
Meet TM Activity	For the most recently ended fiscal year, did the reporting entity meet the required TM activity thresholds for dollar amount and product count based on the TLR submission? Yes No NOTE: Reporting entity's answer should be based on the submitted and certified TLR results. NOTE: If answer is "No," the reporting entity's CDFI Certification status will not be reaffirmed.
FS Data Needed for TM	Is the reporting entity relying on the Financial Services option to meet the required TM activity thresholds? Yes No N/A A "Yes" response means that the reporting entity is a Depository Institution that has directed less than 60%, but at least 50% of either the <i>dollar volume</i> or the <i>total number</i> of its Financial Products to one or more eligible Target Market(s) and is meeting the Target Market test by demonstrating that at least 60% of its total unique depository account holders are members of one or more eligible Target Market(s) AND that it delivers to one or more eligible Target Market(s) at least: • 60% number of Financial Products and 50% dollar volume of Financial Products; <i>or</i> • 50% number of Financial Products and 60% dollar volume of Financial Products. A "No" response means that the reporting entity is a Depository Institution that directed at least 60% of dollar volume of its Financial Products and at least 60% of total number of its Financial Products to one or more eligible Target Market(s). A "N/A" response means that the reporting entity is not a Depository Institution. NOTE: This question is only applicable to Depository Institutions.

REPORT ITEM	INSTRUCTIONS
FS Account Types (Only Applicable if "FS Data Needed for TM"="YES")	For the most recently ended fiscal year, identify all Financial Services account types for which the reporting entity's depository account holders had opened as of the last day of the fiscal year. Select all that apply: - Savings/Share Accounts - Checking Accounts - Certificates of Deposit - Money Market Accounts NOTE: This question is only applicable to Depository Institutions.
TM Time Period Begin Date	What fiscal year is the reporting entity using as the start date for its TM activity? Enter the month, day, and year for the beginning of the time period for which the reporting entity is submitting its financial activity to meet the required percentage of TM transactions and/or unique account holders. NOTE: Reporting entities with at least two years of Certification must enter TM Time Period Begin Date as of 24 months prior to the begin date of their most recently completed FY (to capture 36 months), and those with less than two years of Certification must enter a TM Time Period Begin Date 12 months prior to the beginning date of their most recently completed FY. NOTE: There are validations in place to ensure the beginning and end dates add up to a 36-month time period. Any date combination resulting in a longer time period will result in an error message.
TM Time Period End Date	What fiscal year is the reporting entity using as the end date for its TM activity? Enter the month, day, and year for the last day of the time period for which the reporting entity is submitting financial activity to meet the required percentage of TM transactions and/or unique account holders. NOTE: All reporting entities must enter TM Time Period End Date as the end date of their most recently completed FY regardless of their number of years of Certification. NOTE: There are validations in place to ensure the beginning and end dates may add up to a 36-month time period. Any date combination resulting in a longer time period will result in an error message.

REPORT ITEM	INSTRUCTIONS
Target Market Activity Attestation	Required percentage of the reporting entity's transactions is delivered directly to currently approved Target Markets, in accordance with the CDFI Fund's policies and guidance. Auto-populated by AMIS based on TLR results with display showing Yes/No answer and the calculated percentage for number and dollar amount • Yes, the required percentage of transactions (# & \$) based on the reported time period were to clients in the approved TMs. • No, the required percentage of transactions (# & \$) based on the reported time period were not to clients in the approved TMs. NOTE: Reporting entities who need to rely on the three-year period to meet their required TM benchmarks will be required to provide an explanation for why they failed to meet the Target Market benchmark over their most recently completed fiscal year. NOTE: Only Transactions originated and included on the reporting entity's Balance Sheet, during the timeframe under review, may be counted towards the 60% of Transactions in their Target Market. Reporting entities should also include in the Target Market(s) percentage any originated transactions that may have been sold during the fiscal year, so they no longer appear on the balance sheet. NOTE: There are only two instances where forgivable loans can be considered as eligible Financial Products for the purposes of CDFI Certification whereby the Financial Product can be counted for Target Market activity. The first instance is a forgivable loan with at least one payment within 12 months of the loan closing date. The second instance is a forgivable loan that meets each of the following conditions: 1. The purpose of the debt is for the purchase of a single-family, owner-occupied residence and is in a subordinate position; 2. The debt is subject to a credit contract requiring repayment if certain terms specified in the contract are not met and full forgiveness of the loan may not be made

REPORT ITEM	INSTRUCTIONS
	until the end of the loan period. The creditor has verified that the borrower has sufficient income or assets (other than the value of the property being purchased) to repay the debt according to its terms; 3. A loan term of five years or longer; 4. The borrower has pledged adequate security; 5. The debt is documented by a valid and enforceable promissory note, and security interests are properly perfected; 6. Interest (even a nominal amount) is charged at least annually (may be accrued and capitalized); and 7. The debt is reflected as a loan on the creditor's balance sheet. NOTE: The reporting entity must analyze the financing activity using the Fund provided American Community Survey (ACS) data files or the Fund's CDFI Information Mapping System (CIMS) to confirm activities were made within the approved Target Market geography. NOTE: Other TM benchmarks: (1) <u>Financial Services Option:</u> A Depository Institution that has directed less than 60% but at least 50% of either the <i>dollar volume</i> or the total number of its Financial Products to one or more eligible Target Market(s), also has the option of meeting the Target Market test by demonstrating that at least 60% of its total unique depository account holders are members of one or more eligible Target Market(s) AND that it delivers to one or more eligible Target Market(s) at least: • 60% number of Financial Products and 50% dollar volume of Financial Products; <i>or</i> • 50% number of Financial Products and 60% dollar volume of Financial Products. (2) <u>Customized Investment Areas:</u> Although financing activity can occur and be counted in individual non-qualifying census tracts within a customized Investment Area, the reporting entity must direct at least 85% of its customized Investment Area financing activity within the individually qualified census tracts of that customized Investment Area for activity in the non-qualifying tracts of the customized Investment Area to count toward the 60% Target Market benchmark. The reporting entity must use the CDFI Fund's approved Target

REPORT ITEM	INSTRUCTIONS
	Market assessment methodologies to demonstrate that it is serving the customized Investment Areas. (3) Non-Metro Customized Investment Areas, Counties, and Parishes: An entity that proposes or is approved for a non-Metro customized Investment Area²², county, or parish must direct at least 60% of its non-Metro customized Investment Area, county, or parish eligible Financial Products or eligible Financial Services activity within the individually qualified census tracts of the respective non-Metro geography for activity in the non-qualifying tracts of the non-Metro geography to count toward the 60% Target Market benchmark. Qualified census tracts are those geographic units that meet the criteria of economic distress (e.g., high poverty and/or low income). The reporting entity must use the CDFI Fund's approved Target Market assessment methodologies to demonstrate that it is servicing the rural-only Customized Investment Area(s). NOTE: A reporting entity that fails to meet the Target Market benchmark over its most recently completed fiscal year may maintain its Certification by demonstrating that it met the benchmark over a three-year period through the last day of its most recently completed fiscal year. NOTE: Depending on the situation, the reported time period may be one to three years. NOTE: No additional cure periods will be granted for a reporting entity that fails to meet the Target Market requirement based either on its most recently completed FY or a three-year period. NOTE: If answer is "No," the reporting entity's CDFI Certification status will not be reaffirmed.
Explain Annual TM Activity Benchmark Failure (Only applicable to reporting entities who pass the TM Activity Attestation based on the 3 year time period of TM activity)	If the reporting entity relied on the three-year period to meet their required TM benchmarks, please explain why the reporting entity's Target Market activity level for its most recently completed fiscal year has fallen below the required percentage threshold and discuss its inability to continue to meet the Target Market requirements. The explanation is required to include the following elements:

²² A non-Metro customized Investment Area must consist exclusively of non-Metro geographic units.

REPORT ITEM	INSTRUCTIONS
	• The total number (#) of Financial Product originations in the reporting fiscal year(s); • The total dollar amount (\$) of Financial Product originations in the reporting fiscal year(s); The total number (#) of Financial Product originations in the reporting fiscal year(s) that were directed to the approved Target Market; • The total dollar amount (\$) of Financial Product originations in the reporting fiscal year(s) that were directed to the approved Target Market; • Percentage (%) of the number and dollar volume of Financial Product originations in the reporting fiscal year(s) that were directed to the approved Target Market. NOTE: A Target Market Modification may be necessary to maintain adherence to the Target Market criterion. NOTE: Be sure to respond based on the selected time frame for reporting TM activity.
Approved Target Markets	Click on the link to view the CDFI's specific list of Approved Target Markets in AMIS. If the approved CDFI Certification Market – Target Market component(s) identified does not match the current approved Target Market per the reporting entity's most recent CDFI Certification Agreement , submit a Service Request in AMIS to notify the CDFI Fund about the discrepancy and provide a copy of the most recent CDFI Certification Agreement. CDFI Fund staff will confirm the approved Target Market and make any necessary corrections. DO NOT edit the Target Market information yourself. NOTE: This question is based on Schedule 4 in the CDFI Certification Agreement.
Target Market changes	Is the Target Market(s) served by the reporting entity the same as those identified when the reporting entity had its CDFI Certification last affirmed by the CDFI Fund? Yes No

REPORT ITEM	INSTRUCTIONS
	A “Yes” response means the approved CDFI Certification Target Market described in the most recent CDFI Certification Agreement and represented by the Target Market map(s) in CIMS, does not need to be modified. A “No” response means the approved CDFI Certification Target Market described in the most recent CDFI Certification Agreement and represented by the related Target Market map(s) in CIMS, needs to be modified. NOTE: Access the reporting entity’s most recent CDFI Certification Agreement letter to review the approved CDFI Certification Target Market and CIMS to review the related Target Market map(s). NOTE: A “No” response requires the reporting entity to describe the reason the modification is needed and the reporting entity’s ability to continue to meet the Target Market requirements. NOTE: If there has been a change to the Target Market(s) served by the reporting entity that necessitates a modification to its approved CDFI Certification Target Market, answer “No” to this question. Approval for a change to the approved CDFI Certification Target Market requires a CDFI Certification Change Form in AMIS. The form must be reviewed and approved by the CDFI Fund before an entity can report on changes to its approved Target Markets in the TLR or the ACR. No changes to the CDFI Certification Target Market are effective until approved by the CDFI Fund.
If No, describe Target Market changes	If the response to the Target Market changes attestation is “No,” please explain the reason a Target Market Modification is needed and the reporting entity’s ability to continue to meet the Target Market requirements. <u>Attach</u> any related documentation to the ACR.
Dataset Used	Select the CIMS dataset used to verify Target Market activity. • 2016—2020 Investment Area eligible tracts NOTE: As of January 5, 2024, reporting entities must use the 2016-2020 dataset to validate activity to Target Markets. NOTE: Be sure to create the reporting entity’s Customized Investment Area (IA) maps with the 2016-

REPORT ITEM	INSTRUCTIONS
	2020 data set. The new creation of a Customized IA or any changes to a Customized IA requires the submission of a Target Market Modification. NOTE: If the reporting entity is a FA award recipient relying on the three-year period to meet the required TM activity thresholds, the reporting entity is not required to resubmit existing TLR records using the 2016-2020 dataset.
TM Assessment Methodologies	What Target Market Assessment methodology(ies) did the reporting entity use to determine whether Financial Product transactions and/or depository accounts have been directed to an eligible Target Market? (Select all that apply.) • OTP-Native American.1: Self-Report - OTP-Native American.2: Tribal Identification Verification - OTP-Native Alaskan.1: Self-Report - OTP-Native Alaskan.2: Tribal Identification Verification - OTP-Native Hawaiian.1: Self-Report - OTP-Native Hawaiian.2: Origins Identification Verification - OTP-PWD.1: Self Report - OTP-PWD.2: Visual/Auditory/Documentation - OTP-PWD.3: Technology/Accessibility - OTP-PWD.4: Legal Guardianship/Caretaker Documentation - OTP-Certified CDFI.1: Certified CDFI - LITP.1: Documented Full Family Income - LITP.2: Programmatic Proxy - LITP.3: Self-Reported Family Income - LITP.4: Documented Underwriting Income and Default Family Size - LITP.5: Organization Proxy - LITP.6: Housing Unit Income Restrictions - IA.1: Residence - IA.2: Project/Service/Business Use - IA.3: Business Location(s) - Separately approved assessment methodology
TMAM LITP2 (Only Applicable to reporting entities who select “LITP.2: Programmatic Proxy” in the question above)	What LITP programmatic proxy did the reporting entity use to determine whether Financial Product transactions and/or depository accounts have been directed to an eligible Target Market? (Select all that apply.) - Child and Adult Care Food Program (CACFP) - Children’s Health Insurance Program (CHIP)

REPORT ITEM	INSTRUCTIONS
	- Food Distribution Program on Indian Reservations (FDPIR) - Head Start Program - HOME Investment Partnership Program (HOME) - HUD Public Housing - HUD Section 8 Housing Choice Voucher Program - Job Corps Program - Lifeline Discounted Phone Program - Medicaid Program - National School Lunch Program (NSLP) - Pell Grants for Higher Education - School Breakfast Program (SBP) - Social Security Disability Insurance (SSDI) - Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) - Summer Food Service Program (SFSP) - Supplemental Nutrition Assistance Program (SNAP)/Food Stamps - Supplemental Security Income (SSI) - Temporary Assistance for Needy Families (TANF) - USDA Single Family Housing Direct Home Loans (Section 502 Direct Loan Program)
TMAM LITP5 (Only Applicable to reporting entities who select “LITP.5: Organization Proxy” in the question above)	What LITP organization proxy did the reporting entity use to determine whether Financial Product transactions and/or depository accounts have been directed to an eligible Target Market? (Select all that apply.) - Federal Qualified Health Centers (FQHC) - Free and Charitable Clinics - Homeless Service Providers - Rural Health Clinics (RHC) - School-Based Health Centers (SBHC)
Separately Approved Assessment Methodology (Only applicable to reporting entities who select “Separately approved assessment methodology” in the TM Assessment Methodologies question above)	Identify the name of Target Market assessment methodology(ies) that was separately approved by CDFI Fund. Enter name Attach any related documentation to the ACR such as the approval letter(s) from the CDFI Fund for the assessment methodology(ies).

REPORT ITEM	INSTRUCTIONS
Non-Government Entity	
Non-Government Entity attestation	Does the reporting entity continue to meet the Non-Government Entity (NGE) requirements as when the reporting entity's CDFI Certification status was last affirmed by the CDFI Fund? Yes No A "Yes" response means the NGE criterion continue to be met. A "No" response means that there has been a change that affects compliance with the NGE criterion. NOTE: A "No" response requires the reporting entity to describe the change and the reporting entity's ability to meet the NGE criterion.
If "No" explain Non-Gov Entity change	If "No," please explain and attach any relevant documentation to the ACR.
Native American CDFI Designation	
Native American TM Activity	[Auto-calculated response based upon TLR results.] Yes No A value of "Yes" means the reporting entity meets the requirement that at least 50% of its Financial Product activity (both number and dollar volume) was directed to one or more Native Communities during the most recently completed full fiscal year. A value of "No" means the reporting entity failed to meet this requirement and cannot (or no longer) be designated as a Native American CDFI. NOTE: Certified CDFIs who fail to meet the required one year threshold have the option to use a three-year cumulative percentage calculated by AMIS as a back-up option. NOTE: Native Communities include the following populations: Native American/American Indian, Native Alaskan, and Native Hawaiian; and the following geographies: Native American areas defined as Federally-

REPORT ITEM	INSTRUCTIONS
	designated reservations, Hawaiian homelands, Alaska Native Villages and/or U.S. Census Bureau designated Tribal Statistical Areas. NOTE: The statutorily required collective review process for DIHCs, affiliates of DIHCs, and Subsidiaries of IDIs, required for the general CDFI Certification, does not apply to the Native CDFI designation. However, DIHCs that do not directly provide Financial Products or Financial Services may rely on the activity of an Affiliate to meet the Native American CDFI designation requirement.
Native American CDFI	[Auto-calculated by AMIS based on answers to questions above as well as all other CDFI Certification requirement questions] Native American CDFI Non-Native American CDFI NOTE: To be designated as a Native American CDFI, the answers to all questions in this section must be “Yes” and the reporting entity must have met all other CDFI Certification requirements. NOTE: The answer to this question is used to complete the “Native American CDFI?” data field in the “Organizational Type” section of the reporting entity’s AMIS Organization Profile and should be updated accordingly.
Review Summary	
Report Revision Request Deadline	Completed by CDFI Fund staff if necessary after reviewing submitted ACR
Revision Request Comments	Completed by CDFI Fund staff if necessary after reviewing submitted ACR
Created By	Auto-generated by AMIS upon saving the record for the first time
Last Modified By	Auto-generated by AMIS upon saving the record for the most recent time
Regulator Attestation (Certain Regulated Institutions Only)	
Regulator Attestation	After completing the Financial Data and the Loan and Lease Tables section, please select “Yes” or “No” to the question below to indicate if the values in the pre-populated fields accurately reflect information submitted to the regulator (FRB, FDIC, OCC or NCUA).

REPORT ITEM	INSTRUCTIONS
	If the reporting entity selects “Yes,” the reporting entity agrees that all of the pre-populated numeric values from the regulator’s publicly available quarterly call report data are accurate. If the reporting entity selects “No,” the reporting entity does not agree with one or more of the pre-populated numeric values from the regulator’s publicly available quarterly call report data. NOTE: A “No” response requires the reporting entity to attach documentation detailing the financial data fields with the incorrect values and what the correct values should be using the “Related Attachments” section on the “CDFI Annual Certification Report Detail” page with the document type of “Regulator Attestation Documentation.” Documentation examples may include a submitted call report form (original or revised), audited financial statements, interim statements, and balance sheets. Pre-populated fields vary by institution type. See the Revised ACR Form and Instructions document for the list of data fields in each section.
Regulator Attestation Selection	Does the reporting entity agree that all of the pre-populated numeric values from the regulator’s publicly available quarterly call report data are accurate? Yes No
I acknowledge the note below	Click to acknowledge that review of the ACR submission will be delayed if the reporting entity has selected “No” to the attestation above and HAS NOT attached supporting documentation. [Check the box displayed]
Note	Review of your ACR submission will be delayed if the reporting entity has selected "No" to the attestation above and HAS NOT attached supporting documentation via the "Related Attachments" section below.

Section 2: Development Services Detail

The Development Services Related List must have at least one development service entry.

REPORT ITEM	INSTRUCTIONS
SECTION 2. Development Services Detail	
CDFI Annual Certification Report	Auto-generated
Development Services ID	Auto-generated upon submission of Section
Development Services	Select at least one Development Service currently offered by the reporting entity (directly or through another provider/resource) to an un-Affiliated third party that promotes success with at least one of the reporting entity's Financial Products: • Financial Education/Financial Literacy • Credit Building • Financial Management • Small Business Development • Homeownership Counseling/Foreclosure Prevention • Nonprofit Capacity Building • Affordable Housing /Commercial Real Estate Development • Basic Banking Skills • Financial Management/Budgeting • Banking for businesses • Other
Financial Product	Select at least one Financial Product that is offered by the reporting entity that is directly related to the selected Development Service: - Home Purchase - Home Improvement - Real Estate – Construction/Permanent/Acquisition without Rehabilitation - Real Estate – Construction-Housing-Multi Family - Real Estate – Construction – Housing-Single Family - Real Estate-Rehabilitation-Commercial - Real Estate-Rehabilitation-Housing-Multi Family - Real Estate-Rehabilitation-Housing-Single Family - Consumer - Business - Microenterprise - Other (describe)

REPORT ITEM	INSTRUCTIONS
Total Clients Served	Enter the total number of clients served for the Development Service. Ensure that the total clients served for each Development Service include clients in the Target Market(s). NOTE: The total number of clients served should include both one-on-one counseling and classroom counseling. The CDFI Fund recognizes that some clients may receive both individual and classroom services, however, double counting clients is not a concern in how this question is answered.
Target Market Clients Served	Enter the total number of Target Market clients served, which may be a subset of the total number of clients served.
Other Development Services	If Development Service is "Other," describe the other Development Services not included in the categories above.
Other Financial Product	If Financial Product is "Other," describe the other Financial Product not included in the categories above.

Section 3: Financial Data Detail

The financial data gathered in this section of the ACR will be used by the CDFI Fund to gain insight on the CDFI Industry. The Financial Data Related List must have ONLY one financial data record for each reporting year.

After selecting the “New Financial Data” button, a new screen will appear asking the reporting entity to select the appropriate financial data record type. The default “Record Type of New Record” shown is based on the “Financial Institution Type” and “Tax Status” or “Organization Structure” of the reporting entity as recorded in the AMIS organizational profile. If the default record type shown is correct, click the “Continue” button and proceed with answering the financial data questions.

If the default record type shown does not reflect the reporting entity’s actual financial institution type and tax status, then click on the “Cancel” button and submit an AMIS service request requesting the “Financial Institution Type” and “Organization Structure” fields in the organization’s AMIS “Organization Detail” profile be updated to reflect the correct information. Once the requested changes have been made, the reporting entity may then go back into the ACR and click on “New Financial Data” button to start the Financial Data section of the ACR.

For reference, there are five record types available:

- Bank or Thrift
- Depository Institution Holding Company
- Credit Unions
- Loan Fund and Venture Capital – For-Profit
- Loan Fund and Venture Capital – Non-Profit

Having the correct institution type shown on the screen ensures that the reporting entity will receive the financial data questions appropriate for the institution type.

The reporting entity will also see reminder language about how to deal with negative and zero values for the financial data fields at the bottom of the “Select Financial Data Record Type.”

In an effort to improve data quality, as well as gain a greater understanding of a CDFI’s financial position, the reporting entity will now see additional data validation rules, as well as opportunities to explain particular data values. These validation rules will analyze the answers as the reporting entity enters each required financial data field, so the reporting entity may see a warning message appear after the reporting entity answers one question, which may then disappear or remain depending on how the reporting entity answers a subsequent question. Once the reporting entity completes entering and saving its data, an error message may appear at the top of the screen indicating all of the financial data fields where entered values should be changed in order to finish the “Financial Data” section of the ACR. However, if a reporting entity does not want to change the entered value, the reporting entity, depending on the data field in question, will need to provide an explanation of at least 20 characters for why the entered value is correct, or select an answer from a dropdown menu selection.

ACR Financial Data Validation Rules in Effect:

Data Field	Validation Rule
Restricted Cash and Cash Equivalents	Restricted Cash and Cash Equivalents < = Cash and Cash Equivalents
Unrestricted Cash and Cash Equivalents	Unrestricted Cash and Cash Equivalents < = Cash and Cash Equivalents
Current Assets	Current Assets < Total Assets Current Assets > Cash and Cash Equivalents
Allowance for Loan and Lease Losses Reserve	Allowance for Loan and Lease Losses Reserve < Total Outstanding Loan Portfolio
Total Assets	Total Assets = Total Liabilities + (Total Net Assets OR Total Net Worth OR Total Equity)
Current Liabilities	Current Liabilities < = Total Liabilities
Total Liabilities	Total Liabilities < Total Assets
Total Equity	Total Equity = Total Assets - Total Liabilities
Total Net Worth	Total Net Worth = Total Assets - Total Liabilities
Government Grants	Government Grants < = Total Revenue
Interest Income	Interest Income < = Earned Revenue
Earned Revenue	Earned Revenue < = Total Revenue Earned Revenue < = Operating Revenue
Operating Revenue	Operating Revenue < = Total Revenue Operating Revenue > = Earned Revenue + Government Grants Operating Revenue > = Interest Income
Total Revenue	Total Revenue > = Interest Income
Provision for Loan Losses	Provision for Loan Losses < = Total Expenses
Operating Expenses	Operating Expenses < = Total Expenses Operating Expenses > = Interest Expense + Provision for Loan Losses
Total Financing Capital	Total Financing Capital < = Total Assets Total Financing Capital + Off-Balance Sheet Financing Capital < = Total Assets
Off-Balance Sheet Financing Capital	Off-Balance Sheet Financing Capital <= Total Assets
Total Outstanding Investment Portfolio	Total Outstanding Investment Portfolio < = Total Assets
Total Outstanding Loan Portfolio	Total Outstanding Loan Portfolio <= Total Assets
Total Outstanding Loan Guarantee Portfolio	Total Outstanding Loan Guarantee Portfolio <= Total Assets
Total Charge Offs	Total Charge Offs < Total Outstanding Loan Portfolio
Total Recoveries	Total Recoveries < = Total Value of Non-Performing Assets
Total Value of Non-Performing Assets	Total Value of Non-Performing Assets < = Total Outstanding Loan Portfolio Total Value of Non-Performing Assets > = Loans 90 Days or More Past Due + Other Real Estate Owned

Data Field	Validation Rule
Loans 90 Days or More Past Due	Loans 90 Days or More Past Due $\leq$ Total Value of Non-Performing Assets
Other Real Estate Owned	Other Real Estate Owned $\leq$ Total Assets

Once the reporting entity has addressed any error messages that appeared upon clicking the “Save” button for the first time and hits the “Save” button for a second time, a window will appear showing the reporting entity-entered data, along with a series of indicator flags for certain data fields. A flag’s color will appear as either green or orange depending on whether the reporting entity’s entered data meets the data field’s validation. Green flags indicate the validation has been met, while orange flags offer a warning that the validation has not been met. It is at the reporting entity’s discretion to change the relevant data field values in order for the orange warning flag to change to a green flag. The indicator flags are:

- Current Assets Indicator –
 - Current Assets is over the max threshold which is $50 \times \text{Total Liabilities}$
- Allowance for Loan and Lease Losses Reserve Indicator (Allow. Ln and Lease Losses Res) –
 - Allowance for Loan and Lease Losses Reserve is over the max threshold which is $0.4 \times \text{Total Outstanding Loan Portfolio}$
- Total Assets Indicator –
 - Total Assets is over the max threshold which is $50 \times \text{Total Liabilities}$
- Total Asset Indicator –
 - Total Assets should be equal to Total Liabilities plus Net Worth (Assets Section) [Credit Union only]
 - Total Assets should be equal to Total Liabilities plus Total Equity (Assets Section) [Bank or Thrift and Depository Institution Holding Company only]
 - Total Assets should be equal to Total Liabilities plus Total Net Assets (Assets Section) [Loan Funds only]
- Current Liabilities Indicator –
 - Current Liabilities is over the max threshold which is $50 \times \text{Current Assets}$
- Total Liabilities Indicator –
 - Total Liabilities should be less than or equal to Total Assets (Liabilities Section)
- Interest Income Indicator –
 - Interest Income is over the max threshold which is $50 \times \text{Interest Expense}$
- Total Revenue Indicator –
 - Total Revenue is over the max threshold which is $50 \times \text{Total Expenses}$
- Income Indicator –
 - Operating Revenue cannot be less than Interest Income (Income Section)
 - Total Revenue cannot be less than Interest Income (Income Section)
- Interest Expense Indicator –
 - Interest Expense is over the max threshold which is $50 \times \text{Interest Income}$
- Provision for Loan Losses Indicator –
 - Provision for Loan Losses is over the max threshold which is $0.4 \times \text{Total Outstanding Loan Portfolio}$
- Total Expenses Indicator –
 - Total Expenses is over the max threshold which is $10 \times \text{Total Revenue}$

- Expense Indicator –
 - Interest Expense cannot be more than Total Expense (Expenses Section)
 - Operating Expenses cannot be more than Total Expense (Expenses Section)
 - Interest Expense cannot be more than Operating Expense (Expenses Section)
- Total Charge-offs Indicator –
 - Total Charge-offs is over the max threshold which $0.4 \times \text{Total Outstanding Loan Portfolio}$.
- Total Value of Non-performing Assets (Total Val of Non-perform Asst) Indicator –
 - Total Value of Non-performing Assets is over the max threshold which is $0.4 \times \text{Total Outstanding Loan Portfolio}$.
- Loan Indicator –
 - The sum of Loans 90-Days or More Past Due and Other Real Estate Owned should be equal to the value entered into Total Value of Non-performing Assets (Loan and Investment Portfolio Values)

REPORT ITEM	INSTRUCTIONS
SECTION 3. Financial Data Detail	For additional guidance on financial data, see the Appendix in the CDFI Financial Assistance Application Guidance for Loan Funds, Venture Capital Funds, Credit Unions, Cooperativas and Banks or Thrifts.
Information	
CDFI Annual Certification Report	Auto-generated
Organization Type	Auto-generated upon submission of Section
Values from audited financial statement	Are the following financial values being taken from audited financial statements? Yes No
Fiscal Year Begin Date	What fiscal year are the following values being taken from? Enter the month, day, and year for the beginning of the time period. NOTE: There are validations in place to ensure the beginning and end dates add up to a 12 month time period. Any date combination resulting in a shorter or longer time period will result in an error message.
Fiscal Year End Date	What fiscal year are the following values being taken from? Enter the month, day, and year for the end of the time period. NOTE: There are validations in place to ensure the beginning and end dates add up to a 12 month time period. Any date combination resulting in a shorter or longer time period will result in an error message.
Record Type	Auto-generated upon submission of Section
Financials ID	Auto-generated upon submission of Section
RSSD ID	Auto-generated upon submission of Section

REPORT ITEM	INSTRUCTIONS
Assets	
Restricted Cash and Cash Equivalents	Enter the amount of the reporting entity's Cash and Cash Equivalents that are NOT available to cover the reporting entity's Operating Expenses as of the last day of the reporting entity's fiscal year. NOTE: Data field is only applicable to unregulated entities.
Unrestricted Cash and Cash Equivalents	Enter the amount of the reporting entity's Unrestricted Cash and Cash Equivalents that are available to cover the reporting entity's Operating Expenses as of the last day of the reporting entity's fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, Banks and Thrifts and Holding Companies only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Cash and Cash Equivalents	Auto-calculated upon submission of Section NOTE: The sum of Restricted and Unrestricted Cash and Cash Equivalents
Average Assets	Enter the amount of the reporting entity's Average Assets as of the last day of the reporting entity's fiscal year. NOTE: This is calculated by taking the sum of Assets at the beginning and end of a period and dividing by 2. NOTE: Data field will be pre-populated with regulator call report data for Banks and Thrifts only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Current Assets	Enter the amount of the reporting entity's Assets that are reasonably expected to be converted to cash within the next 12 months, as of the last day of the reporting entity's fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Allowance for Loan and Lease Losses Reserve	Enter the amount of the reporting entity's ALLL (i.e., Loan Loss Reserves) as of the last day of the reporting entity's

REPORT ITEM	INSTRUCTIONS
	fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Total Assets	Enter the reporting entity’s Total Assets as of the last day of the reporting entity’s fiscal year. Total Assets are the value of the sum of all Assets. This amount may include Assets not reflected above. NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Liabilities	
Current Liabilities	Enter the amount of Debts, obligations, or Payables due within the next 12 months as of the last day of the reporting entity’s fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Total Liabilities	Enter the amount for the total value of the reporting entity’s short-term and long-term outstanding Debts, Obligations, and Payables as of the last day of the reporting entity’s fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Net Assets, Net Worth, or Equity Information Total Net Worth and Subordinated Debt included in Net Worth for Credit Unions	Enter amount as of the last day of the reporting entity’s fiscal year: •For Credit Unions, enter “Total Net Worth” from 5300 NCUA form, Acct 997 unless the reporting entity has equity adjustments in Accts 668, 658, 658A, 996, 945B, 945A, EQ0009, 945C and 602 which need to be considered then enter “Subordinated Debt included in Net Worth” from 5300 NCUA form, Acct 925A.

REPORT ITEM	INSTRUCTIONS
Tier 1 Capital and Total Equity for Banks Temporarily Restricted Net Assets, Permanently Restricted Net Assets, and Unrestricted Net Assets for Non-Profit Loan Funds Total Equity for For-Profit Loan Funds	•For Cooperativas, enter the numerical value from field 30001 on the AITSA form. •For Banks, enter Tier 1 capital data from Call Report UBPR8274, Schedule RC-R Item 26. Tier 1 capital (sum of items 19 and 25), RCOA8274 and total equity. •Non-profit Loan Funds, enter IRS 990 Form Net Asset data •For-profit Loan Funds, enter the residual interest in the Assets of an entity that remains after deducting its Liabilities. This includes all unrestricted, temporarily restricted and permanently restricted net assets. NOTE: Data fields of “Total Net Worth” and “Subordinated Debt included in Net Worth” will be pre-populated with regulator call report data for Credit Unions only; “Tier 1 Capital” will be pre-populated with regulator call report data for Banks and Thrifts only; and “Total Equity” will be pre-populated with regulator call report data for Banks, Thrifts and Holding Companies only; thus they will appear grayed-out and then appear with their pre-populated value once user clicks the “Save” button. NOTE: For Credit Unions and Cooperativas, calculate “Total Net Worth” using the value of net worth that balances out the balance sheet. To pre-populate this value for Credit Unions, the CDFI Fund will use the answer from Total Liabilities, Shares and Equity (Acct 014) minus Total Liabilities (Acct LI0069).
Income	
Government Grants	Funds given to the reporting entity without expectation of repayment from all federal, state, and local governments.
Interest Income	Enter the Gross Revenue generated by interest-earning Assets as of the last day of the reporting entity’s fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.

REPORT ITEM	INSTRUCTIONS
Earned Revenue	Enter the Income generated by the reporting entity's Assets and activities, excluding Grants and Contributions as of the last day of the reporting entity's fiscal year. NOTE: This includes fees. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Operating Revenue	Enter the Income generated by the reporting entity's Assets and Activities, including Grants and Contributions that have been released from restrictions as of the last day of the reporting entity's fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions and Holding Companies only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Total Revenue	Enter the Total Revenue, including both Operating and Non-operating Revenues as of the last day of the reporting entity's fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, Banks and Thrifts only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Expenses	
Interest Expense	Enter the Expenses generated by interest-bearing Liabilities as of the last day of the reporting entity's fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies and Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Provision for Loan Losses	Enter the Expenses recorded in order to maintain the Allowance for Loan and Lease Losses account, as of the last day of the reporting entity's fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, Banks, Thrifts, and

REPORT ITEM	INSTRUCTIONS
	Holding Companies only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Operating Expenses	Enter the Expenses related to the reporting entity’s everyday business operations, such as Interest Expense, Staff Salaries, Professional Fees, Depreciation, and Provision for Loan Losses as of the last day of the reporting entity’s fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, Banks and Holding Companies only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Total Expenses	Enter the total value of Expenses incurred by the reporting entity as of the last day of the reporting entity’s fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, Banks and Thrifts only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Capital Category	
Total Financing Capital	Enter the amount of On-balance sheet capital available for lending or equity investments that has not been restricted for other purposes as of the last day of the reporting entity’s fiscal year. Capital can include debt, grants, net assets, retained earnings, deposits, and secondary capital. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Off-Balance Sheet Financing Capital	Enter the amount of Off-balance capital available for financing eligible Financial Product closings as of the last day of the reporting entity’s fiscal year. Types of off-balance sheet capital available can include line of credit, grants or loan funds formally committed, capital held by an affiliate formally

REPORT ITEM	INSTRUCTIONS
	commented as well as other types. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Loan and Investment Portfolio Values	
Total Outstanding Investment Portfolio	Enter the aggregate amount of Equity Investments outstanding as of the last day of the reporting entity’s fiscal year. NOTE: This dollar amount represents the total outstanding Equity Investment amount shown in the reporting entity’s portfolio on the last day of the FYE where Equity Investments are the Financial Products that the reporting entity originated to individuals or businesses to support the reporting entity’s mission of serving Low-Income and underserved communities. NOTE: If the reporting entity does not report any Equity Investments in the ACR’s Financial Products Portfolio Breakdown Detail section, then this data field should have a value of \$0.00. NOTE: Cooperativas and Credit Unions do not use Equity Investments as a financial product; thus this data field is not applicable to them.
Total Outstanding Loan Portfolio	Enter the aggregate amount of Loans outstanding as of the last day of the reporting entity’s fiscal year. NOTE: This dollar amount represents the total outstanding Loan amount shown in the reporting entity’s portfolio on the last day of the FYE where Loans are the Financial Products that the reporting entity originated to individuals or businesses to support the reporting entity’s mission of serving Low-Income and underserved communities. NOTE: If the reporting entity does not report any Loans in the ACR’s Financial Products Portfolio Breakdown Detail section, this data field should have a value of \$0.00.

REPORT ITEM	INSTRUCTIONS
Total Outstanding Loan Guarantee Portfolio	Enter the aggregate amount of Loan Guarantees outstanding as of the last day of the reporting entity's fiscal year. NOTE: This dollar amount represents the total outstanding Loan Guarantee amount shown in the reporting entity's portfolio on the last day of the FYE where Loan Guarantees are the Financial Products that the reporting entity originated to individuals or businesses to support the reporting entity's mission of serving Low-Income and underserved communities. NOTE: If the reporting entity does not report any Loan Guarantees in the ACR's Financial Products Portfolio Breakdown Detail section, this data field should have a value of \$0.00. NOTE: Cooperativas and Credit Unions do not use equity investments as a financial product; then this data field is not applicable to them.
Total Charge-offs	Enter the amount of Charge-offs that have been written off the balance sheet, as of the last day of the reporting entity's fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions only; then it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Total Recoveries	Enter the amount of Total Recoveries as of last day of the reporting entity's fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions only; then it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Total Value of Non-performing Assets	Enter the amount of Non-performing Assets as of the last day of the reporting entity's fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; then it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Loans 90-Days or More Past Due	The total dollar amount (\$) of all Loans 90 or more days past due as of the last day of the reporting

REPORT ITEM	INSTRUCTIONS
	entity's fiscal year. Loans should be considered past due if any part of the payment is past due. NOTE: Loans in non-accrual status should also be included in the data value entered for this data field. NOTE: Credit Unions and Cooperativas should enter the total dollar amount (\$) of all Loans 60 or more days past due plus non-accruing. NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions only; then it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.
Other Real Estate Owned	Enter the amount of Other Real Estate Owned (OREO) as of the last day of the reporting entity's fiscal year. In general, OREO is defined as real estate, including capitalized and operating leases acquired through any means, in full or partial satisfaction of a Debt previously contracted. It consists of real property held for reasons other than to conduct a financial institution's regular business. NOTE: For regulatory purposes, OREO includes: • All real estate, other than financial institution premises, actually owned or controlled by the financial institution and its consolidated subsidiaries, including real estate acquired through foreclosure or deed in lieu of foreclosure, even if the financial institution has not yet received title to the property; • Real estate collateral in a financial institution's possession, regardless of whether formal foreclosure proceedings have been initiated; • Property originally acquired for future expansion, but no longer intended for that purpose; and • Foreclosed real estate sold under contract and accounted for under the deposit method of accounting. NOTE: Data field will be pre-populated with regulator call

REPORT ITEM	INSTRUCTIONS
	report data for Credit Unions, Banks, and Thrifts; then it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Troubled Debt Restructuring	Enter the amount of Troubled Debt Restructuring as of the last day of the reporting entity’s fiscal year. The total dollar amount (\$) of all debt restructured during the reporting period by a creditor for economic or legal reasons related to the debtor’s financial difficulties and/or inability to pay and perform as agreed. For Banks, they should report troubled debt restructuring as “a restructuring in which an institution, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. The restructuring of a loan or other debt instrument (hereafter referred to collectively as a "loan") may include, but is not necessarily limited to: (1) the transfer from the borrower to the institution of real estate, receivables from third parties, other assets, or an equity interest in the borrower in full or partial satisfaction of the loan ..., (2) a modification of the loan terms, such as a reduction of the stated interest rate, principal, or accrued interest or an extension of the maturity date at a stated interest rate lower than the current market rate for new debt with similar risk, or (3) a combination of the above. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not to be reported as a TDR. Modifications of loans should be evaluated to determine if a TDR exists in totality. In some instances a borrower may have been able to add additional collateral or a guarantor to a loan which fully compensates for a concession made by the institution.”²³ For Credit Unions, they should report troubled debt restructured loans (as defined in GAAP) as delinquent consistent with the original loan contract

²³ See https://www.ffiec.gov/pdf/FFIEC_forms/FFIEC031_FFIEC041_202303_i.pdf.

REPORT ITEM	INSTRUCTIONS
	terms until the borrower/member has demonstrated an ability to make timely and consecutive monthly payments over a six-month period consistent with the restructured terms. Likewise, such loans may not be returned to full accrual status until the six-month consecutive payment requirement is met. NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts and Credit Unions; then it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.

Section 4: Financial Products Portfolio Breakdown Detail

The Financial Product Portfolio Breakdown Detail Related List must have at least one financial data portfolio entry.

REPORT ITEM	INSTRUCTIONS
SECTION 4. Financial Products Portfolio Breakdown Detail	
CDFI Annual Certification Report	Auto-generated
Financial Product Portfolio Breakdown ID	Auto-generated upon submission of Section
Financial Product	Select 1) Loans, or 2) Equity Investments or 3) Loan Guarantees. These three types are reported separately below.
Type	Select and enter the requested data for all Loans, Loan Guarantees or Equity Investments in the following categories: • Business Financing • Commercial Real Estate Financing • Charter School • Commercial • Community Facility • Health Care Facility • Consumer Financing • Intermediary Financing • Microfinance Financing • Residential Real Estate Financing • Other Financing
CRE Subtype	Subtype only applies to Commercial Real Estate Financing: • Charter School Loans • Commercial • Community Facility • Health Care
If Type is Other Financing, Describe	Describe "Other Financing Type" if it is not included in the list above.

REPORT ITEM	INSTRUCTIONS
Total Portfolio #	Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in a reporting entity's portfolio, as of the last day of its fiscal year.
Total Portfolio \$	Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in a reporting entity's portfolio, as of the last day of its fiscal year.
Target Market #	Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in the reporting entity's approved Target Market, as of the last day of its fiscal year. NOTE: Only Financial Product transactions included on a reporting entity's Balance Sheet may be counted towards the required percentage threshold for Financial Product transactions in their approved Target Market.

REPORT ITEM	INSTRUCTIONS
Target Market \$	Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments in the reporting entity's approved Target Market, as of the last day of its fiscal year. NOTE: Only Financial Product transactions included on a reporting entity's Balance Sheet may be counted towards the required percentage threshold for Financial Product transactions in their approved Target Market.
Affiliate Entry?	Is this entry for the reporting entity or an Affiliate? Yes No N/A A "Yes" answer means that the Financial Product activity entered includes activity conducted by Affiliate(s) of the reporting entity. A "No" answer means that the Financial Product activity entered does not include activity conducted by Affiliate(s) of the reporting entity. NOTE: Responding "N/A" means that the reporting entity is not a Depository Institution Holding Company, Insured Depository Institution, and Insured Credit Unions. NOTE: If the answer is "Yes," the reporting entity will be required to respond to additional Financial Product activity portfolio and Target Market questions about the Affiliate's activities. Reporting entity shall respond to these questions using Aggregate numbers for their Affiliates, rather than reporting numbers separately for each individual Affiliate. NOTE: Only applicable to Depository Institution Holding Companies, Insured Depository Institutions, and Insured Credit Unions.
Affiliate Dollar Amount Portfolio	Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in a reporting entity's portfolio as of the last day of its fiscal year for Affiliate(s). NOTE: If the reporting entity has more than one Affiliate, then the dollar amount should represent the

REPORT ITEM	INSTRUCTIONS
	aggregate amount across all Affiliates.
Affiliate Dollar Amount Target Market	Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments in the reporting entity's approved Target Market as of the last day of its fiscal year for Affiliate(s). NOTE: Only Financial Product transactions included on a reporting entity's Balance Sheet may be counted towards the required percentage threshold for Financial Product transactions in their approved Target Market. NOTE: If the reporting entity has more than one Affiliate, then the dollar amount should represent the aggregate amount across all Affiliates.
Affiliate Total Portfolio #	Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in the reporting entity's portfolio as of the last day of its fiscal year for Affiliate(s). NOTE: If the reporting entity has more than one Affiliate, then the dollar amount should represent the aggregate amount across all Affiliates.
Affiliate Target Market #	Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in the reporting entity's approved Target Market as of the last day of its fiscal year for Affiliate(s). NOTE: Only Financial Product transactions included on a reporting entity's Balance Sheet may be counted towards the required percentage threshold for Financial Product transactions in their approved Target Market. NOTE: If the reporting entity has more than one Affiliate, then the dollar amount should represent the aggregate amount across all Affiliates.

Section 5: Source of Investment Capital Table

The objective is to gather important data on how CDFIs capitalize themselves. This table documents sources of capitalization. The Source of Investment Capital Table must have at least one investment source entry. Reporting entities shall enter all loan or investment capital as of the last day of their most recently completed fiscal year. Loan or investment capital is defined as:

- Idle capital available to lend/invest, as well as deployed capital.
- Only capital that is reflected in the reporting entity's Balance Sheet.
- Exclude undrawn lines of credit.
- If the reporting entity makes Grants, exclude funds used for such Grants.
- For Venture Capital Funds, record all paid in capital. Committed capital is excluded.²⁴

Completing the Table:

Use one row in the Table for each distinct Source of Capital with the same Type of Capital, Interest Rate, and Maturity Date. AMIS will calculate the weighted average interest rate and remaining term and display it in the Investment Capital Summary Table.

To Be Efficient / Combine Rows: If the Organization has three (3) or more investments from a single Source of Capital and Type of Capital, the user may enter these investments as a single row.

- The user may calculate the weighted average Interest Rate.
- The user should select the "Multiple Dates" checkbox when there is more than one origination date and/or maturity date.

*For example, if the Organization has three loans from three different banks, the User may enter a single row for Bank or Other Regulated Financial Institution as the "Source of Capital," Debt-Other as the "Type of Capital," and enter the calculated **weighted average interest rate** of the three loans and select "Multiple Dates" for the Origination Date and Maturity Date.*

²⁴ Committed capital is excluded for Venture Capital Funds because it is considered part of off-balance sheet resources committed to the reporting entity for lending/investing.

REPORT ITEM	INSTRUCTIONS
SECTION 5. Sources of Investment Capital	
CDFI Annual Certification Report	Auto-generated
Source of Investment Capital Table ID	Auto-generated upon submission of Section
Source of Capital	Select the Source of Capital: • Bank or other Regulated Financial Institution • CDFI Intermediary • Corporation - Real Estate Developer or Investment Company • Corporation - Utility Company • Corporation - Other • Government - Federal - CDFI Fund • Government - Federal - Other Sources • Government - State or Local • Government Sponsored Entity (GSE) • Individuals • Internal Funds • Nondepository Financial Institution - Insurance Company • Nondepository Financial Institution - Investment Bank • Nondepository Financial Institution - Pension Fund • Nondepository Financial Institution - Venture Fund • Philanthropic Organization - Foundation • Philanthropic Organization - Other • Religious Institution • Other NOTE: If the reporting entity has three or more investments from a single Source of Capital and Type of Capital, the reporting entity may enter these investments as a single entry.
If Type is Other Source of Capital, Describe	Describe "Other Source of Capital" if it is not included in the list above.
Type of Capital	Select the Type of Capital: • Deposits • Debt-Subordinated or Grandfathered Secondary Capital (Credit Union Only) • Debt-EQ2 • Debt-Other • Equity-Non-QEI • Net Assets-Grants • Net Assets-Other OR Retained Earnings NOTE: If the reporting entity has three or more investments from a single Source of Capital and Type of

REPORT ITEM	INSTRUCTIONS
	Capital, the reporting entity may enter these investments as a single entry.
Amount	Enter the amount of lending/investing capital remaining as of the last day of the reporting entity's most recently ended fiscal year. NOTE: For Loans, enter the outstanding principal balance as it appears in the Balance Sheet or Statement of Financial Position. NOTE: Must be Numeric Value.
Interest Rate	For each entry, if the Type of Capital is Deposits, Debt-EQ2, or Debt, enter the interest rate. Enter the percentage as a whole number (e.g. if the Interest Rate is 2.0%, enter "2.0") NOTE: If the Type of Capital is Debt, enter the Interest Rate. NOTE: If the Interest Rate is variable, provide the Interest Rate in effect at the end of the last day of the reporting entity's most recently ended fiscal year. NOTE: If the Type of Capital is Deposits, the reporting entity may either enter the weighted average interest of all deposits OR enter Not Applicable. NOTE: If the Type of Capital is Equity, Net Assets, or Debt-EQ2, AMIS will generate the Interest Rate as Not Applicable. NOTE: The reporting entity may calculate the weighted average interest rate.
Origination Date	Enter the origination date if applicable. NOTE: Enter "Not Applicable" if the type of capital does not have an origination date.
Maturity Date	For each entry, if the Type of Capital is Deposits, Debt-EQ2, or Debt, enter the Maturity Date (MM/DD/YYYY) at the end of the last day of the reporting entity's most recently ended fiscal year if applicable.

REPORT ITEM	INSTRUCTIONS
	NOTE: Enter “Not Applicable” if the Type of Capital does not have a maturation date. NOTE: If the Type of Capital is Deposits, the reporting entity may select Not Applicable. NOTE: If the Type of Capital is Equity Investment or Net Assets, AMIS will prefill the Remaining Term data field as Not Applicable.
Remaining Term	AMIS will calculate the Remaining Term (in months) based on the Maturity Date, if applicable. NOTE: If the Type of Capital is Equity, Net Assets, or Debt–EQ2, AMIS will generate the Remaining Term as Not Applicable.
Multiple Dates	Does the capital entry have more than one origination date and/or maturity date? Yes No A “Yes” answer means the reporting entity has more than one origination date and/or maturity date for an entry because it is a combination of three or more investments from a single Source of Capital and Type of Capital entered by the reporting entity as a single entry.

NOTES for Completing the Table:

Net Assets (Type of Capital): All, or a portion, of an Organization’s Net Assets is usually used for Investment Capital. Typically, this includes all Permanently Restricted Net Assets, and may include all, or a portion, of Unrestricted Net Assets. If the Organization’s Balance Sheet includes a line item for “Net Assets Restricted for Lending/Investing,” include a row for Net Assets in the Investment Capital Table.

Internal Funds (Source of Capital): Use “Internal Funds” as the Source of Capital for for-profit and credit union retained earnings. For non-profits, use “Internal Funds” as the Source of Capital for net assets derived from earned income and any net assets whose source cannot be identified. The Type of Capital for all “Internal Funds” is “Net Assets - Other OR Retained Earnings.”

Example: Two years ago, the Organization received a \$100,000 grant from the ABC Foundation. If the Organization did not track the grant separately and therefore cannot distinguish its balance from other net assets, then it should be categorized as "Net Assets - Other OR Retained Earnings." If the Organization did track the grant separately and knows the balance, it should be categorized as "Net Assets - Grants."

Debt - EQ2 (*Type of Capital*): If debt is not identified as an Equity Equivalent Investment (EQ2) in the Organization's Financial Statements, it is most likely not an EQ2 and should be categorized in CIIS as Debt - Other. An EQ2 must be a loan to a CDFI that meets the following characteristics:

1. At the end of the initial term, the loan must have a definite rolling maturity date that is automatically extended on an annual basis if the CDFI borrower continues to be financially sound and carry out a community development mission.
2. Periodic payments of interest and/principal may only be disbursed from the CDFI borrower's available cash flow after satisfying all other obligations.
3. Failure to pay principal or interest (except at maturity) will not automatically result in a default of the loan agreement.
4. The loan must be subordinated to all other debt except for the equity-equivalent like loans.

For Banks/Thriffs:

Total Deposits must be less than or equal (< or =) to "Total Deposits in Domestic Offices" (RCON2200).

The sum of Deposits from the following Sources of Capital (CDFI Intermediary, all Corporation Sources, Individuals, all Non-Depository Financial Institution sources, all Philanthropic sources, and Religious Institution) should be less or equal (< or =) to "Deposits of Individuals, Partnerships, and Corporations" (RCONB549) + (RCONB550).

Total Deposits from all "Government – Federal Other Sources" should be less than or equal (< or =) to "Deposits of U.S. Government" (RCON2022) + (RCON2520).

Total Deposits from "Government – State or Local" should be less than or equal to "Deposits of States and political subdivisions in the U.S" (RCON2203) + (RCON2530).

Total Deposits from "Banks or other Regulated Financial Institutions" should be less than or equal to "Deposits of. Commercial banks and other depository institutions in the U.S." (RCONB551) + (RCONB552) plus (+) "Deposits of Banks in foreign countries" (RCON2213) + (RCON2236)

Total Deposits from "Other" should be greater than or equal to "Deposits of Foreign governments and official institutions (including foreign central banks)" (RCON2216) + (RCON2377).

Total Debt must equal Total of “Other borrowed money” (includes mortgage indebtedness and obligations under capitalized leases) (RCON3190).

Simulated Table with completed information for a bank – actual display in AMIS may differ

Source of Capital	Type of Capital	Amount	Interest Rate	Remaining Term (in months)	Origination Date	Maturity Date
Debt Subtotal		\$0				
Grand Total		\$45,503				
1 Bank or Other Regulated Financial Institution	Deposits	\$45,503	Not Applicable	0	Not Applicable	Not Applicable

For Credit Unions:

Total Investment Capital should be equal to or greater than “TOTAL LOANS & LEASES” (ACCT025B).

Total Deposits must be less than or equal to “Total Shares and Deposits (Sum of Accounts 013 and 880)” (ACCT018).

Debt—Subordinated or Grandfathered Secondary Capital must be less than or equal “Subordinated Debt” from Schedule C, ACCT867C. Reporting should also include dollar amount of “Grandfathered Secondary Capital included in Net Worth” reported as part of Schedule G, ACCT925A.

Debt – Other must be less than or equal to the sum of “Draws Against Borrowing Capacity” (ACCT883C) plus (+) “Borrowings from Repurchase Transactions” (ACCT058C).

Net Assets – Other OR Retained Earnings” must be less than or equal to “TOTAL ASSETS (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)” (ACCT010) minus (-) “TOTAL LIABILITIES (Sum of Account 825, 820A, LI0003, 860C, and 018)” (ACCT LI0069).

Simulated Table with completed information for a credit union – actual display in AMIS may differ

19 Investment Capital Table

	Source of Capital	Type of Capital	Amount	Interest Rate	Remaining Term (in months)	Origination Date	Maturity Date
	Debt Subtotal		\$1,048,281				
	Grand Total		\$23,986,438				
1	Internal Funds	Net Assets - Other / Retained Earnings	\$1,007,512	Not Applicable	0	Not Applicable	Not Applicable
2	Government - Federal - CDFI Fund	Net Assets from Grants	\$46,472	Not Applicable	0	Not Applicable	Not Applicable
3	Individuals	Deposits	\$16,684,717	0.25%	0	Not Applicable (Multiple)	Not Applicable (Multiple)
4	Other	Deposits	\$5,087,967	0.25%	0	Not Applicable (Multiple)	Not Applicable (Multiple)
5	Bank or Other Regulated Financial Institution	Debt - Secondary Capital	\$25,000	3.00%	95	11-09-2009	11-09-2024
6	Government - State or Local	Debt - Secondary Capital	\$50,000	3.00%	108	11-20-2009	11-20-2025
7	CDFI Intermediary	Debt - Secondary Capital	\$50,000	5.50%	17	05-20-2010	06-01-2018
8	CDFI Intermediary	Debt - Secondary Capital	\$125,000	5.50%	15	03-31-2011	03-31-2018
9	Bank or Other Regulated Financial Institution	Debt - Secondary Capital	\$100,000	3.00%	103	07-01-2011	07-01-2025
10	Religious Institution	Debt - Secondary Capital	\$23,281	3.00%	35	12-06-2011	12-05-2019
11	Corporation - Real Estate Developer or Investment Company	Debt - Secondary Capital	\$50,000	3.00%	103	06-29-2012	07-01-2025
12	Bank or Other Regulated Financial Institution	Debt - Secondary Capital	\$25,000	2.00%	56	08-30-2012	08-29-2021
13	CDFI Intermediary	Debt - Secondary Capital	\$50,000	5.00%	33	09-30-2012	09-29-2019
14	Bank or Other Regulated Financial Institution	Debt - Secondary Capital	\$100,000	3.00%	47	11-20-2012	11-20-2020
15	Philanthropic Organization - Foundation	Debt - Secondary Capital	\$100,000	2.00%	96	12-19-2014	12-18-2024
16	Government - State or Local	Debt - Secondary Capital	\$50,000	3.00%	108	09-20-2015	11-20-2025
17	Corporation - Real Estate Developer or Investment Company	Debt - Secondary Capital	\$50,000	3.00%	103	11-02-2015	07-01-2025
18	Government - State or Local	Debt - Other	\$250,000	1.00%	62	03-01-2011	03-01-2022
19	Government - State or Local	Deposits	\$48,489	0.00%	0	Not Applicable	Not Applicable
20	Government - State or Local	Net Assets from Grants	\$63,000	Not Applicable	0	Not Applicable	Not Applicable

For Loan Funds:

Total Investment Capital must be > or = Gross Loans Receivable on Balance Sheet.

Total Debt must be < or = Total Debt on Balance Sheet. This debt often consists of notes/loan payables and can usually be found on the balance sheet. Financial statement notes should indicate the source, term, origination date and maturity date.

Total Net Assets must be < or = Total Net Assets on Balance Sheet.

Net Assets Restricted for Lending must be included if the Balance Sheet includes a line item for Net Assets Restricted for Lending.

Affiliate Rule: INCLUDE capital received from affiliates/subsidiaries that is designated for lending/investing.

If Recoverable Grants are booked as a liability on the Balance Sheet only, then they must be included in the table.

Use the financial statements notes to verify sources, interest rates, origination dates, and maturity dates. (For origination and maturity dates, if the financial statement notes provide the origination and/or maturity year but not month, enter the year and leave the month as is.)

For maturity date – If loan/investment is renewable, enter established maturity date (not potential renewal maturity date).

For maturity date – An ‘Affiliate loan payable’ that does not have a maturity date is classified as an ‘evergreen loan’ and may be included in the Investment Capital table if necessary. The maturity date for an ‘evergreen loan’ should be entered as 100 years after the origination date.

For EQ2 make sure each EQ2 instrument meets the following conditions. If it does not, it is not EQ2 and should be changed to Debt-Other.

- At the end of the initial term, the loan must have a definite rolling maturity date that is automatically extended on an annual basis if the CDFI borrower continues to be financially sound and carry out a community development mission.
- Periodic payments of interest and/principal may only be made out of the CDFI borrower's available cash flow after satisfying all other obligations.
- Failure to pay principal or interest (except at maturity) will not automatically result in a default of the loan agreement.
- The loan must be subordinated to all other debt except for the equity-equivalent like loans.

Simulated Table with completed information for a loan fund – actual display in AMIS may differ

19 Investment Capital Table

	Source of Capital	Type of Capital	Amount	Interest Rate	Remaining Term (in months)	Origination Date	Maturity Date
	Debt Subtotal		\$4,364,101				
	Grand Total		\$19,998,305				
1	Government - Federal - Other Sources	Debt - Other	\$125,000	2.00%	14	06-26-2003	07-01-2018
2	Government - Federal - Other Sources	Debt - Other	\$158,333	2.00%	2	07-02-2007	06-30-2017
3	Government - Federal - Other Sources	Debt - Other	\$75,000	2.00%	2	12-07-2011	06-30-2017
4	Government - Federal - Other Sources	Debt - Other	\$718,434	0.38%	101	09-01-2015	08-31-2025
5	Government - Federal - Other Sources	Debt - Other	\$287,334	1.13%	36	05-01-2010	05-01-2020
6	Philanthropic Organization - Foundation	Debt - Other	\$500,000	2.00%	21	01-31-2007	01-31-2019
7	Philanthropic Organization - Foundation	Debt - Other	\$2,000,000	1.00%	45	01-27-2011	01-27-2021
8	Bank or Other Regulated Financial Institution	Debt - EQ2	\$500,000	2.32%	0	12-29-2004	Indefinite
9	Government - Federal - CDFI Fund	Net Assets from Grants	\$500,000	Not Applicable	0	12-17-2002	Not Applicable
10	Government - Federal - CDFI Fund	Net Assets from Grants	\$854,540	Not Applicable	0	08-28-2008	Not Applicable
11	Government - Federal - CDFI Fund	Net Assets from Grants	\$564,744	Not Applicable	0	07-03-2006	Not Applicable
12	Government - Federal - CDFI Fund	Net Assets from Grants	\$1,710,538	Not Applicable	0	06-29-2009	Not Applicable
13	Government - Federal - CDFI Fund	Net Assets from Grants	\$606,460	Not Applicable	0	08-10-2010	Not Applicable
14	Government - Federal - CDFI Fund	Net Assets from Grants	\$1,275,014	Not Applicable	0	07-18-2011	Not Applicable
15	Government - Federal - CDFI Fund	Net Assets from Grants	\$1,235,735	Not Applicable	0	08-06-2012	Not Applicable
16	Government - Federal - CDFI Fund	Net Assets from Grants	\$914,590	Not	0	08-26-2014	Not

				Applicable			Applicable
17	Government - Federal - CDFI Fund	Net Assets from Grants	\$500,000	Not Applicable	0	09-27-2016	Not Applicable
18	Government - Federal - Other Sources	Net Assets from Grants	\$137,904	Not Applicable	0	Not Applicable (Multiple)	Not Applicable
19	Government - Federal - Other Sources	Net Assets from Grants	\$56,499	Not Applicable	0	Not Applicable (Multiple)	Not Applicable
20	Government - Federal - Other Sources	Net Assets from Grants	\$368,020	Not Applicable	0	09-30-2008	Not Applicable
21	Government - Federal - Other Sources	Net Assets from Grants	\$540,359	Not Applicable	0	Not Applicable	Not Applicable
22	Government - Federal - Other Sources	Net Assets from Grants	\$79,741	Not Applicable	0	10-01-1980	Not Applicable
23	Government - Federal - Other Sources	Net Assets from Grants	\$101,223	Not Applicable	0	Not Applicable	Not Applicable
24	Government - Federal - Other Sources	Net Assets from Grants	\$218,726	Not Applicable	0	Not Applicable	Not Applicable
25	Government - Federal - Other Sources	Net Assets from Grants	\$90,820	Not Applicable	0	Not Applicable	Not Applicable
26	Government - Federal - Other Sources	Net Assets from Grants	\$130,000	Not Applicable	0	Not Applicable	Not Applicable
27	Philanthropic Organization - Foundation	Net Assets from Grants	\$500,000	Not Applicable	0	11-12-2008	Not Applicable
28	Philanthropic Organization - Foundation	Net Assets from Grants	\$137,500	Not Applicable	0	10-27-2011	Not Applicable
29	Bank or Other Regulated Financial Institution	Net Assets from Grants	\$78,600	Not Applicable	0	Not Applicable	Not Applicable
30	Internal Funds	Net Assets - Other / Retained Earnings	\$5,033,191	Not Applicable	0	Not Applicable	Not Applicable

Investment Capital Summary Table

AMIS will calculate and display the Investment Capital Summary Table based on information entered in the Sources of Capital Table, including the weighted average interest rate and remaining term. Each reporting entity should:

- Review the Investment Capital Summary Table for accuracy.
- Compare the Investment Capital Summary Table to the Organization's Financial Statements.
- If any information is incorrect, modify the data as appropriate.

Simulated Table – actual display in AMIS may differ

Type of Capital	Amount	Percentage of Total Capital	Weighted Average Interest Rate of Debt	Weighted Average Term (months) for Debt
Grand Total				

Simulated Table with completed information for a bank – actual display in AMIS may differ

Type of Capital	Amount	Percentage of Total Capital	Weighted Average Interest Rate of Debt	Weighted Average Term (months) for Debt
Debt Subtotal	\$0	0.00%	0.00%	0
Grand Total	\$45,503	100.00%		
Deposits	\$45,503	100.00%	Not Applicable	Not Applicable

Simulated Table with completed information for a credit union – actual display in AMIS may differ

Type of Capital	Amount	Percentage of Total Capital	Weighted Average Interest Rate of Debt	Weighted Average Term (months) for Debt
Debt Subtotal	\$1,048,281	4.37%	2.92%	67
Grand Total	\$23,986,438	100.00%		
1 Deposits	\$21,821,173	90.97%	Not Applicable	Not Applicable
2 Debt - Secondary Capital	\$798,281	3.33%	2.68%	52
3 Debt - Other	\$250,000	1.04%	0.24%	15
4 Net Assets from Grants	\$109,472	0.46%	Not Applicable	Not Applicable
5 Net Assets - Other / Retained Earnings	\$1,007,512	4.20%	Not Applicable	Not Applicable

Simulated Table with completed information for a loan fund – actual display in AMIS may differ

Type of Capital	Amount	Percentage of Total Capital	Weighted Average Interest Rate of Debt	Weighted Average Term (months) for Debt
Debt Subtotal	\$4,364,101	21.82%	1.26%	43
Grand Total	\$19,998,305	100.00%		
1 Debt - EQ2	\$500,000	2.50%	0.27%	0
2 Debt - Other	\$3,864,101	19.32%	0.99%	43
3 Net Assets from Grants	\$10,801,013	53.01%	Not Applicable	Not Applicable
4 Net Assets - Other / Retained Earnings	\$5,033,191	25.17%	Not Applicable	Not Applicable

NOTE: For Banks, Total Investment Capital should be equal to or greater than “Total loans and leases held for investment and held for sale” (RCON2122) from the FFIEC Call Report.

Total Investment Capital >= Gross Loans Receivable and Equity Investments (as reported in the Organization’s Financial Statements)

Total Equity <= Shareholder’s Equity (for-profit Organizations) **OR Total Equity** (nonprofit Organizations) (as reported in the Organization’s Financial Statements)

Total Debt <= Total Liabilities (as reported in the Organization’s Financial Statements)

Total Net Assets <= Total Net Assets (as reported in the Organization’s Balance Sheet)

For Banks, Total Investment Capital should be equal to or greater than “Total loans and leases held for investment and held for sale” (RCON2122) from the FFIEC Call Report.

Section 6: Contributed Operating Revenue Table

The objective is to gather important data on how CDFIs manage their operating revenues. This table documents the sources of operating revenues. For venture capital funds, all income questions pertain to the investing entity(ies). The Contributed Operating Revenue Table must have at least one revenue source entry.

Enter all contributed operating revenue as described below:

- Include unrestricted operating Grants and contributions.
- Include Net Assets released from restriction during the reporting period if they are available to cover Operating Expenses and the original source was not Earned Income. **NOTE:** Exclude Net Assets released from restriction if the reporting entity knows that the original source was Earned Income.
- Include the estimated value of in-kind contributions, in-kind donations, and donated services that are included in the reporting entity's Financial Statements.
- Exclude Equity, Grants, contributions, and donations designated for lending/investing capital.
- Exclude temporarily restricted Grants intended for future operating periods.
- Exclude Grants that will be passed through to other organizations.

REPORT ITEM	INSTRUCTIONS
SECTION 6. Contributed Operating Revenue Table	
CDFI Annual Certification Report	Auto-generated
Contributed Operating Revenue Table ID	Auto-generated upon submission of Section
Type of Donor	For each entry, select the Type of Donor: • Bank or other Regulated Financial Institution • CDFI Intermediary • Corporation - Real Estate Developer or Investment Company • Corporation - Utility company • Corporation - Other • Government-Federal - CDFI Fund • Government-Federal - Other Sources • Government - State or Local • Government Sponsored Entity (GSE) • Individuals • Non Depository Financial Institution - Insurance company • Non Depository Financial Institution - Investment Bank • Non Depository Financial Institution - Pension Fund • Non Depository Financial Institution - Venture fund • Philanthropic Organization - Foundation • Philanthropic Organization - Other

REPORT ITEM	INSTRUCTIONS
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	• Religious Institution • Other
Amount	For each row, enter the Amount that was available for Operating Expenses for the reporting entity's most recently ended fiscal year. NOTE: Must be a numeric value. NOTE: The data field is asking about "available" so enter the full amount whether all of it was used or not.

NOTES for Completing the Table:

Use one row in the Table for each Type of Donor. For example, if the reporting entity has received 3 grants from 3 different foundations, create a single row for "Philanthropic Organization – Foundation" and enter the sum of the grants.

Banks

This will usually be zero.

If the response is not zero, it is most likely from less than or equal (< or =) to the "Other noninterest income" (RIADB497).

Simulated Table with completed information for a bank – actual display in AMIS may differ

Type of Donor	Amount
Total	\$13,500
Government - Federal - CDFI Fund	\$13,500

Credit Unions

This will usually be zero.

If the response is not zero, it may be reflected in "Other Non-Interest Income" (440), so the Contributed Operating Revenues value must be less than or equal (< or =) to it.

Some credit unions do not record grants as Contributed Operating Revenue; rather they use them to offset costs and simply report the lower cost on their Call Report form.

Simulated Table with completed information for a credit union – actual display in AMIS may differ

Type of Donor	Amount
Total	\$695,332
Government - Federal - CDFI Fund	\$659,032
Government - State or Local	\$36,300

Loan Funds and Other Non-Regulated Institutions

Equals Unrestricted Grants + Unrestricted Contributions + Unrestricted Net Assets Released from Restrictions + In-kind Donations + In-kind Contributions + Donated Services

EXCLUDE equity or grants designated for loan capital.

EXCLUDE grants that will be passed through to other organizations.

Affiliate Rule: INCLUDE unrestricted grants/contributions/in-kind donations received from affiliates/subsidiaries.

When Net Assets are released from restriction there should be a corresponding increase in unrestricted net assets (offset) and *both* of these transactions should be obvious on the Income Statement. If not, still INCLUDE the net assets released from restriction in non-operating revenue and the increase in unrestricted net asset released in contributed operating revenue.

Generally assume that any Net Assets Released from restriction is contributed revenue. However there have been a few instances where net assets released from restriction were general company assets and not contributed revenue.

Simulated Table with completed information for a loan fund – actual display in AMIS may differ

Type of Donor	Amount
Total	\$2,442,753
Individuals	\$25,925
CDFI Intermediary	\$2,500
Philanthropic Organization - Foundation	\$375,545
Bank or Other Regulated Financial Institution	\$898,740
Corporation - Other	\$1,125,043
Government Sponsored Entity (GSE)	\$15,000

Section 7: Loans and Leases Table

The data fields vary by entity type in this Section. For certain regulated entity types, data fields are pre-populating based on the appropriate regulator's quarterly call report data.

REPORT ITEM	INSTRUCTIONS
Section 7: Loans and Leases Table	
CDFI Annual Certification Report	Auto-generated
Loans and Leases Table ID	Auto-generated upon submission of Section
Unregulated Entities Only Subsection	
Type of Loan or Lease	Select the Type of Loan or Lease: • Unsecured credit card loans • Non-Federally Guaranteed Student Loans • All other Unsecured Loans/Lines of Credit • New Vehicle Loans • Used Vehicle Loans • Leases Receivable • All Other Secured Non-Real Estate Loans/Lines of Credit • Loans/Lines of Credit Secured by a First Lien on a single 1-to 4 Family Residential Property • Loans/Lines of Credit Secured by a Junior Lien on a single 1-to 4 Family Residential Property • All other Real Estate Loans/Lines of Credit • Commercial Loans/Lines of Credit Real Estate Secured • Commercial Loans/Lines of Credit Not Real Estate Secured Each type is reported separately below. NOTE: Enter all loan or lease information as of the last day of the reporting entity's most recently ended fiscal year.
Weighted Average Interest Rate	For each entry, enter the weighted average interest rate. NOTE: Use dollar amount as the weight for the calculation. NOTE: Enter the percentage as a whole number (e.g. if the Interest Rate is 2.0%, enter "2.0") NOTE: Enter all loan or lease information as of the last day of the reporting entity's most recently ended fiscal year.
Total Number of Loans or Lines of Credit	For each entry, enter the total number of loans or lines of credit. NOTE: Enter all loan or lease information as of the last day of the reporting entity's most recently ended fiscal year.

REPORT ITEM	INSTRUCTIONS
Total Amount of Loans or Lines of Credit	For each entry, enter the total dollar amount of loans or lines of credit. NOTE: Enter all loan or lease information as of the last day of the reporting entity's most recently ended fiscal year.
Credit Union and Cooperativa Only Subsection	
Type of Loan or Lease	Select the Type of Loan or Lease: • Unsecured credit card loans • Payday alternative loans (PALs I and PALs II) (Federal Credit Unions only) • Non-Federally Guaranteed Student Loans • All other Unsecured Loans/Lines of Credit • New Vehicle Loans • Used Vehicle Loans • Leases Receivable • All Other Secured Non-Real Estate Loans/Lines of Credit • Loans/Lines of Credit Secured by a First Lien on a single 1-to 4 Family Residential Property • Loans/Lines of Credit Secured by a Junior Lien on a single 1-to 4 Family Residential Property • All other Real Estate Loans/Lines of Credit • Commercial Loans/Lines of Credit Real Estate Secured • Commercial Loans/Lines of Credit Not Real Estate Secured Each type is reported separately below. NOTE: Enter all loan or lease information as of the last day of the reporting entity's most recently ended fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button. NOTE: Cooperativas will need to enter the values directly.
Weighted Average Interest Rate	For each entry, enter the weighted average interest rate. NOTE: Use dollar amount as the weight for the calculation. NOTE: Enter the percentage as a whole number (e.g. if the Interest Rate is 2.0%, enter "2.0") NOTE: Enter all loan or lease information as of the last day of the reporting entity's most recently ended fiscal year. NOTE: Data field will be pre-populated with regulator call report data for

REPORT ITEM	INSTRUCTIONS
	Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button. NOTE: Cooperativas will need to enter the values directly.
Total Number of Loans or Lines of Credit	For each entry, enter the total number of loans or lines of credit. NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button. NOTE: Cooperativas will need to enter the values directly.
Total Amount of Loans or Lines of Credit	For each entry, enter the total dollar amount of loans or lines of credit. NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button. NOTE: Cooperativas will need to enter the values directly.
Bank and Thrift Only Subsection	
Type of Loan or Lease	Select the Type of Loan or Lease: • Loans secured by real estate: Construction, land development, and other land loans: 1—4 family residential construction loans • Loans secured by real estate: Construction, land development, and other land loans: Other construction loans and all land development and other land loans • Loans secured by real estate: Secured by farmland: (including farm residential and other improvements) • Loans secured by real estate: Secured by 1-4 family residential properties: Revolving, open-end loans secured by 1—4 family residential properties and extended under lines of credit • Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by first liens • Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by junior liens

REPORT ITEM	INSTRUCTIONS
	- Loans secured by real estate: Secured by multifamily (5 or more) residential properties - Loans secured by real estate: Secured by nonfarm nonresidential properties - Loans secured by real estate: Secured by nonfarm nonresidential properties: Loans secured by other nonfarm nonresidential properties - Loans to depository institutions and acceptances of other Banks - Loans to finance agricultural production and other loans to farmers - Commercial and industrial loans - Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Credit Cards - Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other revolving credit plans - Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Automobile loans - Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans) - Loans to nondepository financial institutions and other loans: Loans to nondepository financial institutions - Loans to nondepository financial institutions and other loans: Other loans - Lease financing receivables Each type is reported separately below. NOTE: Enter all loan or lease information as of the last day of the reporting entity's most recently ended fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Banks and Thrifts only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.

REPORT ITEM	INSTRUCTIONS
Weighted Average Interest Rate	For each entry, enter the weighted average interest rate. NOTE: Use dollar amount as the weight for the calculation. NOTE: Enter the percentage as a whole number (e.g. if the Interest Rate is 2.0%, enter “2.0”) NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.
Total Number of Loans or Lines of Credit	For each entry, enter the total number of loans or lines of credit. NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.
Total Amount of Loans or Lines of Credit	For each entry, enter the total dollar amount of loans or lines of credit. NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Banks and Thrifts only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.
Holding Company Only Subsection	
Type of Loan or Lease	Select the Type of Loan or Lease: - Loans secured by real estate: Construction, land development, and other land loans: 1—4 family residential construction loans - Loans secured by real estate: Construction, land development, and other land loans: Other construction loans and all land development and other land loans - Loans secured by real estate: Secured by farmland - Loans secured by real estate: Secured by 1-4 family residential properties: Revolving, open-end loans secured by 1—4 family residential properties and extended under lines of credit - Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by first liens - Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by junior liens - Loans secured by real estate: Secured by multifamily (5 or more) residential properties - Loans secured by real estate: Secured by nonfarm nonresidential properties

REPORT ITEM	INSTRUCTIONS
	• Loans secured by real estate: Secured by nonfarm nonresidential properties: Loans secured by other nonfarm nonresidential properties • Loans to depository institutions and acceptances of other Banks • Loans to finance agricultural production and other loans to farmers • Commercial and industrial loans • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Credit Cards • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other revolving credit plans • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Automobile loans • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans) • Loans to nondepository financial institutions and other loans: Loans to nondepository financial institutions • Loans to nondepository financial institutions and other loans: Other loans: Loans for purchasing or carrying securities (secured or unsecured) • Loans to nondepository financial institutions and other loans: Other loans: All other loans (exclude consumer loans) • Loans to nondepository financial institutions and other loans: Other loans: Loans for purchasing or carrying securities (secured and unsecured) and all other loans • Lease financing receivables (net of unearned income) Each type is reported separately below. NOTE: Enter all loan or lease information as of the last day of the reporting entity's most recently ended fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Holding Companies only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.

REPORT ITEM	INSTRUCTIONS
Weighted Average Interest Rate	For each entry, enter the weighted average interest rate. NOTE: Use dollar amount as the weight for the calculation. NOTE: Enter the percentage as a whole number (e.g. if the Interest Rate is 2.0%, enter “2.0”) NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.
Total Number of Loans or Lines of Credit	For each entry, enter the total number of loans or lines of credit. NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.
Total Amount of Loans or Lines of Credit	For each entry, enter the total dollar amount of loans or lines of credit. NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year. NOTE: Data field will be pre-populated with regulator call report data for Holding Companies only; thus it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.