



CDFI PROGRAM AND NACA PROGRAM PRA TECHNICAL ASSISTANCE APPLICATION

FOR PUBLIC COMMENT

CDFI FUND
U.S. DEPARTMENT OF THE TREASURY

OMB Control Number: 1559-0021

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Changes made to the Community Development Financial Institutions (CDFI) Program and Native American CDFI Assistance (NACA) Program Technical Assistance (TA) Application incorporates programmatic requirements necessary for the administration of federal financial assistance and reflects applicable statutory and regulatory obligations governing the use of federal funds including the Administration's efforts to reduce waste, fraud, and abuse within federal programs.

In accordance with Executive Order Establishing the Task Force to Eliminate Fraud (March 16, 2026), the CDFI Fund affirms that fraud, waste, and abuse is not tolerated across its programs. The CDFI Fund will work with the U.S. Department of the Treasury, the Presidential Task Force to Eliminate Fraud, the Department of Justice, and other applicable federal, state, and local stakeholders to identify and dismantle fraud, waste, and abuse. All applicants, award recipients, and contractors are on notice that any misuse or fraudulent obtainment of federal funds will result in the maximum enforcement response available under the law, including award termination, repayment demands, suspension and debarment, and referral for civil and criminal prosecution under the False Claims Act (31 U.S.C. § 3730). Suspected fraud, waste, or abuse should be reported to the Treasury Office of Inspector General at 1-800-359-3898 or www.oig.treas.gov.

Applicants who receive apply for and receive FA or TA awards (Recipients) shall not, to the best of their knowledge and after reasonable diligence, provide any financial product or financial service in a manner that violates applicable Federal anti-discrimination laws, including providing employment or financial preferences or set-asides based on any person's race, ethnicity, or sex, in a manner that is inconsistent with any applicable Federal anti-discrimination laws.

Recipients shall comply with all applicable Federal, State, and local laws, regulations and ordinances, Office of Management and Budget (OMB) Circulars, Uniform Requirements (2 C.F.R. 200), and Executive Orders that are applicable. For purposes of administering the award, Recipient shall specifically take note of the principles reflected in Executive Order 14332, Improving Oversight of Federal Grantmaking; Executive Order 14173, Ending Illegal Discrimination and Restoring Merit-Based Opportunity; Executive Order 14281, Restoring Equality of Opportunity and Meritocracy; Executive Order 14218, Ending Taxpayer Subsidization of Open Borders; and other applicable Executive Orders and Federal requirements, but only to the extent that they govern activities of the CDFI Fund or where terms are expressly incorporated into these award terms and conditions. Furthermore, Recipients must comply with all relevant CDFI Fund Regulations, as well as all other federal requirements applicable to federal awards.

INTRODUCTION

This document contains the Application questions for the Technical Assistance (TA) Application.

Note: Components of the TA Application align with the current Community Development Financial Institutions Fund (CDFI Fund) Certification Application, which is currently undergoing public comment review as required by the Paperwork Reduction Act (PRA). The CDFI Fund will modify the TA Application as necessary to align with updates to the CDFI Certification Application upon final PRA renewal.

TECHNICAL ASSISTANCE (TA) APPLICATION OVERVIEW

There are 16 questions in the TA Application, organized into two main parts:

- **Part I.** Statement of Certification Qualifications (Questions 1-5), required for uncertified Applicants only
- **Part II.** Business Strategy (Questions 1-11), required for all Applicants

TA NARRATIVE QUESTIONS

Part I Questions: Uncertified Applicants Only: Statement of Certification Qualification Questions

Part I, Question 1. Primary Mission

Certification Criteria: A Community Development Financial Institution (CDFI) shall have a primary mission of promoting community development.

- Applicant type(s): Emerging CDFI and Sponsoring Entity Applicants

1(a). Applicants must include the following in their discussion of how they meet or will meet the primary mission requirement: (Narrative Response: 3,000 character limit)

- i. Explanation of how the Applicant's current or proposed Financial Products (e.g., Loans, Equity Investments, purchase of loans, and the provision of loan guarantees), other similar financing activities, Financial Services (e.g., checking, savings accounts, certified checks, automated teller machines, and other similar services), and Development Services in conjunction with its Financial Products (e.g., financial or credit counseling to facilitate home ownership, promoting self-employment, or enhancing consumer financial management skills) support the stated primary mission;

- ii. Explanation of how the Applicant's current or proposed activities are purposefully directed toward improving the social and/or economic conditions of Low-Income, distressed, and/or underserved people or communities; and
- iii. Explanation of how the Applicant ensures or will ensure that it engages in responsible financing practices.

1(b). Any parent entities of the Applicant (regardless of whether the parent entity provides Financial Products and/or Financial Services) and Affiliates that provide Financial Products and/or Financial Services must demonstrate that their activities support and/or are consistent with the community development mission of the Applicant. Applicants with a parent entity or an Affiliate(s) that provide Financial Products and/or Financial Services must explain how the parent entity and/or Affiliate's activities support the community development mission of the Applicant. Enter N/A if you do not have any parent entity or Affiliates to discuss. (Narrative Response: 1,000 character limit)

Part I, Question 2. Financing Entity

Certification Criteria: A CDFI shall be an entity whose predominant business activity is the provision, in arm's-length transactions, of Financial Products, Development Services, and/or other similar financing.

- Applicant type(s): Emerging CDFI and Sponsoring Entity Applicants
- Narrative Response: 3,000 character limit

2. Applicants must include the following in their discussion of how they meet or will meet the financing activity requirement:

- a) Description of how the Applicant's current or intended organizational structure supports their current or proposed financing activities and Development Services. The discussion should address employees, significant volunteer positions, consultants, and Affiliate staff as applicable;
- b) If the Applicant is already a financing entity, it should discuss its lending track record and current pipeline; and
- c) If the Applicant is not yet a financing entity, it should discuss its timeline and plan for commencing financing activities, including how it has determined or will determine that there is sufficient demand for such activities. If the provision of Financial Products or staff time is not currently its predominant business activity, explain the current business activity and how it plans to shift to become a financing entity.

Part I, Question 3. Target Market

Certification Criteria: A CDFI may be found to serve a Target Market by virtue of serving one or more Investment Areas and/or Targeted Populations.

- Applicant type(s): Emerging CDFI and Sponsoring Entity Applicants
- Narrative Response: 3,000 character limit

3. Applicants must include the following in their discussion of how they meet or will meet the Target Market requirement:

- a) Brief description of the full geographic areas and/or populations that the Applicant serves or will serve;
- b) Indicate which Target Market type(s) (e.g., Investment Area, Low-Income Targeted Population, or Other Targeted Population) for which they intend to become Certified to serve;
- c) Brief description of the Target Market assessment methodologies, as approved by the CDFI Fund, that the Applicant is using to ensure borrowers/clients are from or of the Target Market(s);
- d) Description of the major needs and challenges of the Applicant's current or proposed Target Market(s); and
- e) Explanation of how becoming a Certified CDFI will increase the Applicant's capacity to address the identified needs and challenges of its current or proposed Target Market(s).

Part I, Question 4. Accountability

Certification Criteria: A CDFI must maintain accountability to residents of its Investment Area(s) or Targeted Population(s) through representation on its governing board or otherwise.

- Applicant type(s): Emerging CDFI and Sponsoring Entity Applicants
- Narrative Response: 2,000 character limit

4. Applicants must include the following in their discussion of how they meet or will meet the accountability requirement:

- a) Description of how the Applicant maintains or intends to maintain accountability to its Target Market (identified above) through representation on its governing board and/or advisory board. If the Applicant intends to use an advisory board, describe the inclusion of an advisory board policy; and
- b) Explanation of the Applicant's current or proposed process for selecting governing board or advisory board members. Refer to the [CDFI Certification](#) page of the CDFI Fund's website for governing and advisory board representation requirements.
- c) If the Applicant does not yet have a governing board and/or advisory board in place, it should discuss its timeline and plan for selecting board members that demonstrate

accountability to its Target Market.

- d) If the Applicant's existing governing board and/or advisory board does not currently demonstrate accountability to its Target Market, it should discuss its timeline and plan for meeting the representation requirements.

Part I, Question 5. Development Services

Certification Criteria: A CDFI directly, through an Affiliate, or through a contract with another provider, shall provide Development Services in conjunction with its arm's length, on-balance sheet Financial Products and/or Financial Services.

- Applicant type(s): Emerging CDFI and Sponsoring Entity Applicants
- Narrative Response: 2,500 character limit

5. Applicants must describe their Development Services, as well as describe how they meet or will meet the Development Services requirement by:

- a) Providing Development Services that are directly linked to its Financial Product(s) and/or Financial Service(s), directly or through another provider;
- b) Maintaining oversight and ensuring the quality of Development Services if offered through another provider; and
- c) If the Applicant is not yet providing Development Services, it should discuss its timeline and plan for commencing Development Services activities, including how it has determined or will determine that there is sufficient demand for such activities.

Part I, Question 6. CDFI Certification Application Submission

- Applicant type(s): Emerging CDFI Applicants
- Narrative Response: 1,000 character limit

6(a). By selecting 'Yes,' I affirm that my organization will submit its CDFI Certification Application by the earlier of the two following dates:

- The end of Year 2 of the Period of Performance for this award (for first-time awardees only); or
- The date specified in my organization's prior existing TA Assistance Agreement (for Applicants with prior TA awards as Uncertified CDFIs)

6(b). The following table displays all Certification Applications received from your organization. If your organization has ever submitted an Application for CDFI Certification that has a status of "Declined," please comment below on why your CDFI Certification Application was declined, and the efforts your organization is making to address those factors. Otherwise, type "N/A", or leave the textbox blank.

Part II: Business Strategy Narrative Questions

1. Discuss the Applicant's strategic goals for the next five years and its progress toward meeting the strategic goals.

- Applicant type(s): All Applicants
- Narrative Response: 1,500 character limit

2. Explain how the Applicant's strategic goals support organizational sustainability and growth, as well as address the needs and challenges of the Applicant's current or proposed Target Market.

- Applicant type(s): All Applicants
- Narrative Response: 1,500 character limit

3. If the Applicant is a prior TA award recipient, discuss the use of the previous TA award(s) and the impact the TA award(s) had on the Applicant's progress toward achieving its strategic goals. If the Applicant is not a prior TA award recipient, enter N/A.

- Applicant type(s): All Applicants with prior TA awards
- Narrative Response: 2,500 character limit

4. Describe how the Applicant will use the requested TA award and explain how the proposed uses(s) of the TA award will build the Applicant's capacity to serve its Target Market, and if applicable, achieve CDFI Certification.

- Applicant type(s): All Applicants
- Narrative Response: 3,000 character limit

5. Discuss the Sponsoring Entity's plan to create an Emerging CDFI within one year and how it plans to support the Emerging CDFI in achieving CDFI Certification within four years.

- Applicant type(s): Sponsoring Entity Applicants
- Narrative Response: 2,500 character limit

6. Provide examples of the Applicant's record of success in serving its Target Market.

- Applicant type(s): Certified CDFI Applicants
- Narrative Response: 3,000 character limit

7. Describe the experience and expertise of the key staff and management who are or will be responsible for carrying out the Applicant's strategic goals.

- Applicant type(s): All Applicants
- Narrative Response: 3,000 character limit

8. Explain how the Applicant works or will work with other organizations to increase resources for its Target Market.

- Applicant type(s): All Applicants
- Narrative Response: 2,000 character limit

9. For unregulated Applicants, discuss the Applicant's plan to pursue private and public financial support in order to meet its strategic goals. For regulated Applicants, discuss the Applicant's plan to increase its financial resources in order to meet its strategic goals.

- Applicant type(s): All Unregulated Applicants
- Narrative Response: 2,000 character limit

10. Describe the Applicant's process for tracking and reporting on the use of funds from public and private sources.

- Applicant type(s): All Applicants
- Narrative Response: 2,000 character limit

11. Discuss the Applicant's financial health and viability including loan portfolio performance. For regulated CDFIs, discuss regulatory constraints that may impact the Applicant's performance.

- Applicant type(s): All Applicants
- Narrative Response: 3,000 character limit

12. Identify and describe the financial and programmatic risks associated with the Applicant's ability to expend the requested TA award and ability to achieve its strategic goals. Explain how the Applicant will mitigate each identified risk.

- Applicant type(s): All Applicants
- Narrative Response: 2,500 character limit

AMIS DATA COLLECTION TABLES

Table 1: Current Financial Products		
Current Financial Product Type	Amount of Portfolio Outstanding	Product Description
Affordable Housing		
Commercial Real Estate		
Community Facilities		
Consumer Financial Products		
Intermediary Lending to Non-Profits and CDFIs		
Microenterprise		
Small Business		
Other (please describe)		
Total	\$	

Table 2: Current Development Services	
Current Development Service Type	Select if Applicable
Business Technical Assistance	
Credit Counseling	
Financial Education	
Homeownership Counseling	
Real Estate Technical Assistance	
Other - Please enter description here	

Table 3: Key Staff					
Name	Title	# of Years on Staff	# of Years' Experience	Role in Implementing Organization's Strategic Goals	Resume
<i>Applicants may provide information on up to ten (10) Key Staff. Applicants must attach associated key staff resumes in this section</i>				<i>[Provide a brief (700 character paragraph) description of this individual's capacity, skills, and experience as it relates to his or her role in expending the requested TA Award.]</i>	

Table 4: Board Members				
Name	Title	# of Years on Board	# of Years' Experience	Accountability to Target Market(s) and/or expertise represented on Board
<i>Applicants can provide information on up to seven (7) board members.</i>				<i>[Provide a brief (700 character paragraph). Describe the accountability of the board member to the CDFI's Target Market, the role of the board member, current source of accountability and the expertise the board member provides to the CDFI.]</i>

Table 5: Committees			
Name	# of Board Members Serving on Committee	# of Key Staff Serving on Committee	Describe the Committee's Relationship to your CDFI's Performance and Impact
<i>Applicants can provide information on up to 5 committees</i>			<i>[Provide a brief (700 character paragraph) description of this Committee's purpose and how it relates to the performance of your CDFI.] For each committee, describe the committee's purpose and how it relates to the performance of the CDFI.</i>

NACA Program Applicants will complete the following tables in AMIS:

Table 6: Native Populations Served	
Applicants must select at least one Native Community from the list below:	Select if Applicable
Native American OTP	
Native Hawaiian OTP	
Alaska Native OTP	
Native Geographic Area	

Table 7: NACA Investment Activities							
	Historic Year 3	Historic Year 2	Historic Year 3	Current Year	Projected Year 1	Projected Year 2	Projected Year3
On-Balance Sheet Loans Closed in Native Communities							

APPENDIX A: AAT COMPLIANCE RISK EVALUATION QUESTIONS

Applicant Question		Answers
<p>Note: all written justifications for Compliance Questions have a 1,500 character limit, with the following exception. If applicable, justifications for Questions C5.1, C5.2, C6.1, C7.1, and/or C.16.1 are all to be provided in the “Conditionally Required Responses” text box, which has a 5,000 character limit.</p>		
C1	Does the Applicant generate externally reviewed, regulator reviewed, or audited financial statements annually?	<ul style="list-style-type: none"> • Annual externally reviewed financial statements; • Annual regulator reviewed financial statements; • Annual audited financial statements; • None of the above
C2	Identify the number and describe (if prompted) any audit findings or regulatory findings for the Applicant or any of its Affiliates or parent company from the last three fiscal years and how the Applicant addressed them). Regulated Institutions should include all (a) Matters Requiring Attention (MRA), (b) Documents of Resolution (DOR), (c) Enforcement Actions (EA), (d) Letters of Understanding and Agreement (LUA), and (e) similar Regulator cited matters and actions. Applicants that do not identify qualified audit opinions or regulatory findings at the time of Application and are later determined to have withheld this information from the CDFI Fund either intentionally or inadvertently will be evaluated negatively.	<ul style="list-style-type: none"> • Not applicable • 0 qualified opinions, adverse opinions, audit findings, or MRAs/DORs/EAs/LUAs, etc.; • 1 qualified opinion; • 2 or more qualified opinions; • 1 audit finding; • 2 or more audit findings; • 1 adverse opinion, MRAs/DORs/EAs/LUAs, etc. (for regulated institutions) • 2 or more adverse opinions, MRAs/DORs/EAs/LUAs, etc. (for regulated institutions)
C3	What kind of accounting system does the Applicant use to manage its portfolio?	<ul style="list-style-type: none"> • No system; • Paper-based system; • Microsoft Excel-based system; • Enterprise accounting software; • Other
C4	Are externally reviewed financial statements or audited financial statements completed annually within 180 days of the fiscal year end?	<ul style="list-style-type: none"> • Yes • No
C5	Has the Applicant received any federal, state, or local government financial assistance in the last ten fiscal years?	<ul style="list-style-type: none"> • Yes • No

Applicant Question		Answers
C5.1	[Conditionally Required] <i>If the Applicant has received federal, state, or local government assistance in the last ten fiscal years, does the Applicant maintain a record of all federal, state, or local government assistance received?</i>	<ul style="list-style-type: none"> • Yes • No (provide explanation in the "Conditionally Required Responses" text box at bottom of this page) • N/A
C5.2	[Conditionally Required] <i>If the Applicant has received federal government assistance that required a Single Audit (A-133) report in the last ten fiscal years, has the Applicant submitted a Single Audit (A-133) to the federal agencies from which it has received financial assistance in the last ten fiscal years?</i>	<ul style="list-style-type: none"> • Yes • No (provide explanation in the "Conditionally Required Responses" text box at bottom of this page) • N/A
C6	Does the Applicant have formal and written policies and procedures for complying with and completing federal, state, or local government financial assistance agreement requirements?	<ul style="list-style-type: none"> • Yes • No
C6.1	[Conditionally required] <i>If the Applicant has not yet established policies and procedures to comply with federal, state, or local government financial assistance reporting requirements, how long will the Applicant need to do so?</i>	<ul style="list-style-type: none"> • N/A • 6 months or less; • 1 year or less; or • More than 1 year • (if needed, provide explanation in the "Conditionally Required Responses" text box at bottom of this page)
C7	Does the Applicant maintain staff whose roles and responsibilities include complying with and completing federal, state, or local government financial assistance requirements?	<ul style="list-style-type: none"> • Yes • No
C7.1	[Conditionally required] <i>If the Applicant does not maintain staff, is the Applicant prepared to designate these responsibilities to specific staff members, should it receive an award?</i>	<ul style="list-style-type: none"> • Yes • No (provide explanation in the "Conditionally Required Responses" text box at bottom of this page) • N/A
C8	Has the Applicant defaulted on any federal credit instrument in the last ten fiscal years?	<ul style="list-style-type: none"> • Yes (explanation required) • No
C9	Has the Applicant failed to expend any award funds in a timely manner as required by any of federal, state, or local government agreements, or contracts in the last ten fiscal years?	<ul style="list-style-type: none"> • Yes (explanation required) • No
C10	Has the Applicant developed formal and written policies and procedures to oversee the quality of its investments and loan portfolio?	<ul style="list-style-type: none"> • Yes • No (explanation required)

Applicant Question		Answers
C11	Has the Applicant had a tax lien imposed in the last ten fiscal years, due to delinquent taxes or failure to pay taxes owed by the entity?	<ul style="list-style-type: none"> • Yes (explanation required) • No
C12	Has the Applicant or any of its Affiliates or parent company filed bankruptcy over the last ten fiscal years? If so, please describe the circumstances and current status.	<ul style="list-style-type: none"> • Yes (explanation required) • No
C13	[Conditionally required if prior or current CDFI Recipient] Does the Applicant have policies and procedures in place to notify its Board of Directors or governing body of new and existing federal, state, or local government requirements? If no, please describe.	<ul style="list-style-type: none"> • Yes • No (explanation required) • N/A
C14	[Conditionally Required if prior or current CDFI Recipient] Is the Applicant required to measure and report on progress toward its Performance Goals and Measures (PG&Ms) to the Applicant's Board of Directors or governing body at least annually?	<ul style="list-style-type: none"> • Yes • No • N/A
C15	[Conditionally Required if prior or current CDFI Recipient] How frequently is the Applicant required by its policies and procedures to self-evaluate and track performance on PG&Ms?	<ul style="list-style-type: none"> • Annually or more frequently • Less than once per year • Not required
C16	Does the Applicant have financial covenants or other performance requirements with third-party funders?	<ul style="list-style-type: none"> • Applicant has accepted funding that included financial covenants or performance requirements from 3rd party funders; • Applicant has not accepted funding that included financial covenants or performance requirements from 3rd party funders; or • Applicant does not have any 3rd party funders
C16.1	[Conditionally Required] If the Applicant has financial covenants or requirements with third-party funders, how frequently does the Applicant internally measure and report compliance?	<ul style="list-style-type: none"> • More frequently than annually; • Annually; • Less frequently than annually; • Not internally monitored or reported by the Applicant (If needed, provide explanation in the "Conditionally Required Responses" text box at bottom of this page) • N/A

Applicant Question		Answers
C17	Indicate if the Applicant has ever formally defaulted on any outstanding debt in the last ten fiscal years. Applicants must verify this information correctly in this Application question. Applicants that do not identify defaulted debt at the time of Application and are later determined to have withheld this information from the CDFI Fund either intentionally or inadvertently will be evaluated negatively. If yes, provide a narrative explaining the situation and how it was remedied. Identify when the default occurred.	<ul style="list-style-type: none"> • Yes (explanation required) • No
C18	Does the Applicant's information technology infrastructure support an accounting system?	<ul style="list-style-type: none"> • Yes • No (explanation required)
C19	Does the Applicant have a delinquent loan management policy?	<ul style="list-style-type: none"> • Yes • No (explanation required)
C20	In the last fiscal year, has the Applicant had one or more missed or overdue payments to any of its funders?	<ul style="list-style-type: none"> • Yes (explanation required) • No
Conditionally Required Responses: If your answers to Compliance Questions C5.1, C5.2, C6.1, C7.1 and/or C16.1 above require additional explanation or context, please provide response(s) below. (5,000 character limit)		

APPENDIX B(I): REQUIRED APPLICATION FINANCIAL DATA INPUTS: UNREGULATED APPLICANTS

Applicants will enter data for the three most recent historic fiscal years, the current year, and the projected three years.

#	Field Name	Data Type	Section
1.	Unrestricted Cash & Cash Equivalents (\$)	Dollar Amount (\$)	Assets
2.	Cash Restricted for Operations (\$)	Dollar Amount (\$)	Assets
3.	Other Real Estate Owned (OREO) (\$)	Dollar Amount (\$)	Assets
4.	Current Assets (\$)	Dollar Amount (\$)	Assets
5.	Allowance for Loan and Lease Losses (\$)	Dollar Amount (\$)	Assets
6.	Total Assets (\$)	Dollar Amount (\$)	Assets
7.	Total Current Liabilities (\$)	Dollar Amount (\$)	Liabilities
8.	Unrestricted Net Assets (\$)	Dollar Amount (\$)	Net Assets
9.	Available Financing Capital (\$)	Dollar Amount (\$)	Net Assets
10.	Total Financing Capital (\$)	Dollar Amount (\$)	Net Assets
11.	Total Net Assets or Equity (\$)	Dollar Amount (\$)	Net Assets
12.	Interest Revenue (\$)	Dollar Amount (\$)	Income
13.	Earned Revenue (\$)	Dollar Amount (\$)	Income
14.	Operating Revenue (\$)	Dollar Amount (\$)	Income
15.	Government Grants (\$)	Dollar Amount (\$)	Income
16.	Total Revenue (\$)	Dollar Amount (\$)	Income
17.	Interest Expense (\$)	Dollar Amount (\$)	Expenses
18.	Operating Expenses (\$)	Dollar Amount (\$)	Expenses
19.	Non-cash Expenses (\$)	Dollar Amount (\$)	Expenses
20.	Total Expenses (\$)	Dollar Amount (\$)	Expenses
21.	Total On-Balance Sheet Loan Portfolio (\$)	Dollar Amount (\$)	Loan Portfolio
22.	Total On-Balance Sheet Loan Portfolio (#)	Number Amount (#)	Loan Portfolio
23.	Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
24.	Commitments (\$)	Dollar Amount (\$)	Loan Portfolio
25.	On-Balance Sheet Loans Closed (\$)	Dollar Amount (\$)	Loan Portfolio

#	Field Name	Data Type	Section
26.	On-Balance Sheet Loans Closed (#)	Number Amount (#)	Loan Portfolio
27.	On-Balance Sheet Loans Closed in Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
28.	Charge-offs (\$)	Dollar Amount (\$)	Loan Portfolio
29.	Charge-offs (#)	Number Amount (#)	Loan Portfolio
30.	Troubled Debt Restructuring (\$)	Dollar Amount (\$)	Loan Portfolio
31.	Recoveries (\$)	Dollar Amount (\$)	Loan Portfolio
32.	Recoveries (#)	Number Amount (#)	Loan Portfolio
33.	Loans 90 Days (or more) Past Due (\$)	Dollar Amount (\$)	Loan Portfolio
34.	Loans 90 Days (or more) Past Due (#)	Number Amount (#)	Loan Portfolio
35.	Loans Delinquent 61 to 90 days (\$)	Dollar Amount (\$)	Loan Portfolio
36.	Loans Delinquent 61 to 90 days (#)	Number Amount (#)	Loan Portfolio
37.	On-Balance Sheet Loan Guarantees Made (\$)	Dollar Amount (\$)	Loan Portfolio
38.	On-Balance Sheet Loan Guarantees Made in Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
39.	Total On-Balance Sheet Loan Guarantees Outstanding (\$)	Dollar Amount (\$)	Loan Portfolio
40.	Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
41.	Equity Investments Exited this Year (\$)	Dollar Amount (\$)	Equity Portfolio
42.	Equity Investments Exited this Year (#)	Number Amount (#)	Equity Portfolio
43.	Investments Written-Off this Year (\$)	Dollar Amount (\$)	Equity Portfolio
44.	Investments Written-Off this Year (#)	Number Amount (#)	Equity Portfolio
45.	Total Equity Investments Portfolio (\$)	Dollar Amount (\$)	Equity Portfolio

#	Field Name	Data Type	Section
46.	Total Equity Investments Portfolio (#)	Number Amount (#)	Equity Portfolio
47.	Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Equity Portfolio
48.	Total Equity Investments Closed (\$)	Dollar Amount (\$)	Equity Portfolio
49.	Total Equity Investments Closed in Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Equity Portfolio
	Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving Eligible Markets and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) (\$ - calculated value, no data input)	Dollar Amount (\$)	On-balance sheet financial products closed in PPCs
50.	a. On-Balance Sheet Loans closed in PPC serving Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	On-balance sheet financial products closed in PPCs
51.	b. Total Equity Investments closed in PPC serving Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	On-balance sheet financial products closed in PPCs
52.	c. Loan Guarantees made in PPC serving Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	On-balance sheet financial products closed in PPCs

APPENDIX B(II): REQUIRED APPLICATION FINANCIAL DATA INPUTS: CREDIT UNION APPLICANTS

Note for Credit Union Applicants: Regulated Applicants should not use information from audited financial statements. Instead, Regulated Applicants should use information from their respective call reports to complete the historic year financial data records. The crosswalk below matches fields required in AMIS to inputs in the National Credit Union Administration's Call Report Form 5300 (5300) and the Financial Performance Report (FPR).

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Assets	5300 Account Number	FPR Reference	5300 Table Number
Allowance for Loan and Lease Losses or Allowance for Credit Losses on Loans & Leases (\$)	719 or AS0048; Statement of Financial Condition, Loans and Leases section	Summary Financial Information, Page 1 (Allowance for Loans & Leases or Allowance for Credit Losses on Loans & Leases)	FS220 for 719; FS220N for AS0048
Total Assets (\$)	010; Statement of Financial Condition, Other Assets section	Summary Financial Information, Page 1 (Total Assets)	FS220
Liabilities	5300 Account Number	FPR Reference	5300 Table Number
Total Borrowings (\$)	860C; Statement of Financial Condition, Liabilities section	Liquidity – Borrowing Arrangements Contingent Liabilities and Sources of Funds, Page 30, Borrowing Maturity Distribution section, Total	FS220
Shares/Deposits	5300 Account Number	FPR Reference	5300 Table Number
Total Shares and Deposits (\$)	018; Statement of Financial Condition, Shares/Deposits section	Summary Financial Information, Page 1 (Total Shares & Deposits)	FS220
Net Worth	5300 Account Number	FPR Reference	5300 Table Number
Total Net Worth (\$)	997; Schedule G, Capital Adequacy Worksheet	Liabilities, Shares & Equity, Page 6 (Total Net Worth)	FS220A
Income/Revenue	5300 Account Number	FPR Reference	5300 Table Number
Total Interest Income (\$)	115; Statement of Income and Expense, Interest Income Year-to-Date section	Income Statement, Page 7 (Total Interest Income)	FS220A
Net Income (\$)	661A; Statement of Income and Expense,	Income Statement, Page 7 (Net Income)	FS220A

AMIS Inputs	Equivalent 5300 or FPR Data Location		
	Net Income Year-to-Date section		
Expenses	5300 Account Number	FPR Reference	5300 Table Number
Total Interest Expense (\$)	350; Statement of Income and Expense, Interest Expense Year-to-Date section	Income Statement, Page 7 (Total Interest Expense)	FS220A
Loan Portfolio	5300 Account Number	FPR Reference	5300 Table Number
Total On-Balance Sheet Loan Portfolio (\$)	025B; Statement of Financial Condition, Loans and Leases section	Assets, Page 5 (Total Loans & Leases)	FS220
Total On-Balance Sheet Loan Portfolio (#)	025A; Statement of Financial Condition, Loans and Leases section	There is no corresponding FPR reference. <i>Use corresponding term defined for Unregulated Applicants above.</i>	FS220
Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. <i>Use corresponding term defined for Unregulated Applicants above.</i>		
On-Balance Sheet Loans Closed (\$)	031B; Schedule A - Loans, Supplemental Information, Section 1, Loans Granted section	Loans, Page 8, Loans Granted (Amount of Loans Granted Year-to-Date)	FS220
On-Balance Sheet Loans Closed (#)	031A; Schedule A - Loans, Supplemental Information, Section 1, Loans Granted section	Loans, Page 8, Loans Granted (Number of Loans Granted Year-to-Date)	FS220
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Charge-offs (\$)	550; Schedule A – Loans, Supplemental Information, Section 3, Loan Charge Offs and Recoveries section	Loan Losses, Page 15, Loan Loss Summary (Total Loans Charged Off Year-to-Date)	FS220
Troubled Debt Restructuring (\$)	1001F; Schedule A – Section 2, Delinquent Loans & Leases section (includes	Delinquent Loan Information, Page 10, (Outstanding Troubled Debt Restructured loans)	FS220H

AMIS Inputs	Equivalent 5300 or FPR Data Location		
	Modifications to Borrowers Experiencing Financial Difficulties)		
Recoveries (\$)	551; Schedule A – Loans, Supplemental Information, Section 3, Loan Charge Offs and Recoveries section	Loan Losses, Page 15, Loan Loss Summary (Total Loans Recovered Year-to-Date)	FS220
Loans 60 Days (or more) Past Due (\$)	041B; Schedule A – Section 2, Delinquent Loans & Leases section, Total Amount of Loans Delinquent 60+ Days	Delinquent Loan Information, Page 10, Delinquency Summary – All Loan Types (Total Delinquent Loans - All Types (> = 60 Days))	FS220
Loans 60 Days (or more) Past Due (#)	041A; Schedule A – Section 2, Delinquent Loans & Leases section, Total Number of Loans Delinquent 60+ Days	There is no corresponding FPR reference. CDFI Fund Staff Program Staff Comments: The total number (#) of loans 60 or more days past due. Loans should be considered past due if any part of the payment is past due.	FS220A
Total Loans Delinquent 31 to 60 Days (\$)	020B; Schedule A – Section 2, Delinquent Loans & Leases section, 30 – 59 days column	Delinquent Loan Information, Page 10, Delinquency Summary – All Loan Types (30 to 59 Days Delinquent)	FS220
Total Loans Delinquent 31 to 60 Days (#)	There is no corresponding Call Report reference.	There is no corresponding FPR reference. CDFI Fund Staff Program Staff Comments: The total number (#) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.	
On-Balance Sheet Loan Guarantees Made (\$)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. Use corresponding term defined for Unregulated Applicants above.		
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. Use corresponding term defined for Unregulated Applicants above.		

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Total On-Balance Sheet Loan Guarantees Outstanding (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Equity Portfolio	5300 Account Number	FPR Reference	5300 Table Number
Equity Investments Exited this Year (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Equity Investments Exited this Year (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Investments Written-Off this Year (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Investments Written-Off this Year (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Total Equity Investments Portfolio (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Total Equity Investments Portfolio (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Total Equity Investments Closed (\$)	<p>There is not corresponding FPR Reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above</i></p>		
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Membership	5300 Account Number	FPR Reference	5300 Table Number
Total Membership (#)	083; Schedule D – Shares, Supplemental Information, Section 1 – Number of Members	Share and Membership Information, Page 31, Membership (Number of Current Members)	FS220
Total Field of Membership (#)	084; Schedule D – Shares, Supplemental Information, Section 1 – Number of Potential Members	Share and Membership Information, Page 31, Membership (Number of Potential Members)	FS220
Total Members (%)	There is no corresponding Call Report reference.	Share and Membership Information, Page 31, Membership (% Current Members to Potential Members)	
Total Financial Services Provided in an Eligible Market and/or Target Market (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.</i></p>		

AMIS Inputs	Equivalent 5300 or FPR Data Location		
On-Balance Sheet Financial Products Closed in Persistent Poverty Counties	5300 Account Number	FPR Reference	5300 Table Number
On-Balance Sheet Loans closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p>Calculated value - no data entry.</p>		

APPENDIX B(III): REQUIRED APPLICATION FINANCIAL DATA INPUTS: BANK AND BANK HOLDING COMPANY APPLICANTS

Note for Bank and Bank Holding Company Applicants: Regulated Applicants should not use information from audited financial statements. Instead, Regulated Applicants should use information from their respective call reports to complete the historic year financial data records. The crosswalk below provides guidance for completing required data fields in AMIS that are not directly linked to inputs in the UBPR call report.

Note for Bank Holding Company Applicants: Bank Holding Company Applicants with a Subsidiary bank entity that will make use of the FA Award funds should use financial information of the Subsidiary bank entity when completing the Application Financial Data section.

AMIS Inputs	Equivalent UBPR Data Location				
Assets	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description	Call Report Mapping Using Forms FFIEC 041 & FFIEC 051
Unrestricted Cash & Cash Equivalents (\$)	UBPR0081	Page 4 - Noninterest-Bearing Cash and Due From Bank	Schedule RC items 1a (RCFD 0081 = Non-Interest Bearing Balances and Coin and Currency) plus RC item 1b (RCFD 0071 = Interest-bearing balances)	UBPR0081 DESCRIPTION: Noninterest-Bearing Cash and Due From Banks NARRATIVE: Total currency, coin, and noninterest-bearing balances due from depository institutions. FORMULA: ExistingOf(cc:RCFD0081[P0], cc:RCON0081[P0])	RCON 0081 or NONINTBAL + RCON 0071 or INTBAL
Allowance for Loan and Lease Losses (\$)	UBPR3123	Page 4 - Allowance for Credit Losses	Schedule RC item 4c (RCFD 3123)	UBPR3123 DESCRIPTION: Allowance for Credit Losses on Loans and Leases	RCON 3123 or RESLOANS

AMIS Inputs	Equivalent UBPR Data Location				
				<p>NARRATIVE: Allowance for credit losses on loan and lease losses.</p> <p>FORMULA: IF(uc:UBPRC752[P0] = 31,cc:RCFD3123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3123[P0], NULL))</p>	
Average Assets (\$)	UBPRE878	Page 4 - Average Assets During Quarter	Schedule RC-K item 9 (RCFD 3368)	<p>UBPRE878</p> <p>DESCRIPTION: Average Assets During Quarter</p> <p>NARRATIVE: Average assets for one quarter from Call Report Schedule RC-K.</p> <p>FORMULA: IF(uc:UBPR3368[P0] > 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] < 1,uc:UBPR2170[P0], NULL))</p>	RCON 3368 or AVGASSETS
Earning Assets (\$)	UBPRE123	Page 4 - Total Earning Assets	Schedule RC items 1b, plus 2a, plus 2b, plus 4d [1b. Interest-bearing balance RCFD 0071 – plus 2a. Held-to-maturity securities (from Schedule RC-B, column A) RCFD 1754 -- plus 2b. Available-for-sale securities (from Schedule RC-B, column D) RCFD 1773) -- plus 4d.	<p>UBPRE123</p> <p>DESCRIPTION: Total Earning Assets</p> <p>NARRATIVE: Sum of Net Loans and Leases and Total Investments.</p> <p>FORMULA: uc:UBPRE119[P0] + uc:UBPRE122[P0]</p>	RCON 0071 or INTBAL + RCON JJ34 or CALLJJ34 + RCON 1773 or SECURAFS + RCON B987 or FFSDOM1D + RCON B989 or SPURDF + RCON B529 or LOANLSENET

AMIS Inputs	Equivalent UBPR Data Location				
			Loans and leases held for investment, net of allowance (item 4.b minus 4.c) RCFD B529]	]	
Total Assets (\$)	UBPR2170	Page 4 - Total Assets	Schedule RC item 12 -RCFD 2170	UBPR2170 DESCRIPTION: Total Assets NARRATIVE: Total Assets from Call Report Schedule RC. FORMULA: IF(uc:UBPRC752[P0] = 31,cc:RCFD2170[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON2170[P0], NULL))	RCON 2170 or ASSETS
Liabilities	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description	Call Report Mapping Using Forms FFIEC 041 & FFIEC 051
Total Liabilities (\$)	UBPRD662	Page 4 - Total Liabilities (Including Mortgages)	21. Total Liabilities (sum of items 13 through 20) RCFD 2948	UBPRD662 DESCRIPTION: Total Liabilities (Including Mortgages) NARRATIVE: Total Liabilities (excluding notes and debentures subordinated to deposits). FORMULA: uc:UBPR2948[P0]	RCON 2948 or LIABIL
Net Assets	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description	Call Report Mapping Using Forms FFIEC 041 & FFIEC 051

AMIS Inputs	Equivalent UBPR Data Location				
Tier 1 Capital (\$)	UBPR8274	Page 11A - Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines	Schedule RC-R item 26. (sum of items 19 and 25) RCFA 8274	<p>UBPR8274</p> <p>DESCRIPTION: Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines</p> <p>NARRATIVE: Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines</p> <p>FORMULA: if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RC ONN256[P0], false) = true, cc:RCFA8274[P0] , if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RC ONN256[P0], false) = true, cc:RCOA8274[P0]), if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0] >'2015-01-01', cc:RCFA8274[P0] , if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0] >'2015-01-01', cc:RCOA8274[P0]), if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0] , if(uc:UBPRC752[P0] =</p>	RCOA 8274 or CALA8274

AMIS Inputs	Equivalent UBPR Data Location				
				41,cc:RCON8274[P0], NULL))))))	
Income/ Revenue	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description	Call Report Mapping Using Forms FFIEC 041 & FFIEC 051
Total Interest Income (\$)	UBPR4107	Page 2 - Total Interest Income (TE)	Schedule RI item <u>1</u> h. = Total interest income (sum of items 1.a.(3) through 1.g) RIAD 4107	UBPR4107 DESCRIPTION: Total Interest Income (TE) NARRATIVE: Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets. FORMULA: uc:UBPR4010[P0] + cc:RIAD4065[P0] + cc:RIAD4115[P0] + uc:UBPRD398[P0] + ExistingOf(cc:RIA D4069[P0], '0') + cc:RIAD4020[P0] + cc:RIAD4518[P0] + uc:UBPRD405[P0]	RIAD 4107 or TOTINTINC Schedule RI item 1h. = Total interest income (sum of items 1.a.(6) through 1.g) RIAD 4107
Net Income (\$)	UBPR4340	Page 2 - Net Income	Net income (loss) attributable to bank, RIAD 4340,	UBPR4340 DESCRIPTION:	RIAD 4340 or NETINC

AMIS Inputs	Equivalent UBPR Data Location				
			NETINC	Net Income NARRATIVE: Net Income from Call Report Schedule RI. FORMULA: cc:RIAD4340[P0]	
Expenses	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description	Call Report Mapping Using Forms FFIEC 041 & FFIEC 051
Interest Expense (\$)	RIAD4073	Page 2 - Total Interest Expense	Schedule RI item 2 e. Total interest expense (sum of items 2.a through 2.d) RIAD 4073	23 Total Interest Expense 23.1 RIAD4073	RIAD 4073 or TOTINTEXP
Loan Portfolio	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description	Call Report Mapping Using Forms FFIEC 041 & FFIEC 051
Total On-Balance Sheet Loan Portfolio (\$)	UBPRE386	Page 7 - Average Total Loans and Leases	RC-K items 6.a.1. Thru b. (RCON 3360) (2) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties RCON 3465 (b) All other loans secured by real estate RCON 3466 3) Loans to finance agricultural production and other loans to farmers RCON 3386 (4) Commercial and industrial loans RCON 3387 (5) Loans to individuals for household, family, and other personal	UBPRE386 DESCRIPTION: Average Total Loans & Leases NARRATIVE: Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K. FORMULA: uc:UBPRD151[P0] +	RCON 3360 or AVLOANS RC-K items 6.a. Thru d. (RCON 3360) (b) Loans secured by real estate: (1) Loans secured by 1-4 family residential properties RCON 3465 (2) All other loans secured by real estate RCON 3466 (c) Commercial and industrial loans RCON 3387 (d) Loans to individuals for household, family, and other personal expenditures: 1) Credit cards RCON B561 (2) Other

AMIS Inputs	Equivalent UBPR Data Location				
			expenditures: a) Credit cards RCON B561 (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON B562 b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs RCFN 3360	uc:UBPRD272[P0]	(includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON B562
Total On-Balance Sheet Loan Portfolio (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				
Total On-Balance Sheet Loan Portfolio in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				
On-Balance Sheet Loans Closed (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				
On-Balance Sheet Loans Closed (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				
On-Balance Sheet Loans Closed in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				
Charge-offs (\$)	UBPR4635	Page 7 - Gross Credit Losses	Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for	UBPR4635 DESCRIPTION: Gross Loan Losses	RIAD 4635 or TOTALCOFS

AMIS Inputs	Equivalent UBPR Data Location				
			Credit Losses RIAD 4635	<p>NARRATIVE: Gross amount of loan and lease losses year-to-date. Note that gross loan losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.</p> <p>FORMULA: IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0], IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01',cc:RIADC079[P0] + uc:UBPRD582[P0],IF(uc:UBPR9999[P0] < '2001-04-01' AND uc:UBPR9999[P0] > '2001-01-01',cc:RIAD4635[P0],NULL)))</p>	
Recoveries (\$)	RIAD4605	Page 7 – Line 9 of Schedule RI-B, Part I. Charge-offs and Recoveries on Loans and Leases	Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for Credit Losses	Refer to Call Report RIAD4605	RIAD 4605 or TOTALRECV

AMIS Inputs	Equivalent UBPR Data Location				
			RIAD 4605		
Loans 90 Days (or more) Past Due (\$)	UBPR1400	Page 8 - Total Non-Current LN&LS	Schedule RC-N item 9. Total loans and leases (sum of items 1 through 8.b) Column B RCFD 1407 and Column C RCFD 1403	UBPR1400 DESCRIPTION: Total Non-Current LN&LS NARRATIVE: The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual. FORMULA: uc:UBPRD667[P0] + uc:UBPRD669[P0]	RCON 1407 or PDLNS90MOR + RCON 1403 or LOANNONACC
Loans 90 Days (or more) Past Due (#)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>				
Loans Delinquent 61 to 90 days (\$)	UBPRD668	Page 8 –Past Due, Nonaccrual & Restructured	Schedule RC-N item 9 Column A (30 to 89 days and still accruing...). Total loans and leases (sum of items 1 through 8.b).... RCFD 1406	UBPRD668 DESCRIPTION: LN & LS 30-89 Days Past Due. NARRATIVE: Loans and leases past due 30 through 89 days and still accruing interest.	RCON 1406 or PDLNS30_89
Loans Delinquent 61 to 90 days (#)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>				
On-Balance Sheet Loan Guarantees Made (\$)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>				
On-Balance Sheet Loan	There is no corresponding UBPR concept.				

AMIS Inputs	Equivalent UBPR Data Location				
Guarantees Made in Eligible Market and/or Target Market (\$)	<p>Use corresponding term defined for Unregulated Applicants above.</p>				
Total On-Balance Sheet Loan Guarantees Outstanding (\$)	<p>There is no corresponding UBPR concept.</p> <p>Use corresponding term defined for Unregulated Applicants above.</p>				
Total On-Balance Sheet Loan Guarantees Outstanding in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p>Use corresponding term defined for Unregulated Applicants above.</p>				
Equity Portfolio	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description	Call Report Mapping Using Forms FFIEC 041 & FFIEC 051
Total Equity Investments Portfolio (\$)	<p>There is no corresponding UBPR concept.</p> <p>Use corresponding term defined for Unregulated Applicants above.</p>				
Total Equity Investments Portfolio (#)	<p>There is no corresponding UBPR concept.</p> <p>Use corresponding term defined for Unregulated Applicants above.</p>				
Total Equity Investments Portfolio in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p>Use corresponding term defined for Unregulated Applicants above.</p>				
Equity Investments Exited this Year (\$)	<p>There is no corresponding UBPR concept.</p> <p>Use corresponding term defined for Unregulated Applicants above.</p>				
Equity Investments Exited this Year (#)	<p>There is no corresponding UBPR concept.</p> <p>Use corresponding term defined for Unregulated Applicants above.</p>				
Total Equity Investments Closed (\$)	<p>There is no corresponding UBPR concept.</p> <p>Use corresponding term defined for Unregulated Applicants above.</p>				

AMIS Inputs	Equivalent UBPR Data Location				
Total Equity Investments Closed in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				
Investments Written-Off this Year (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				
Investments Written-Off this Year (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				
Total Financial Services Provided in Eligible Markets (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.</i></p>				
On-Balance Sheet Financial Products Closed in Persistent Poverty Counties	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description	Call Report Mapping Using Forms FFIEC 041 & FFIEC 051
On-Balance Sheet loans closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				
Loan Guarantees made in PPCs serving an Eligible	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>				

AMIS Inputs	Equivalent UBPR Data Location
Market and/or Target Market (\$)	
Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) (\$)	<p>Calculated value - no data entry.</p>

APPENDIX B(IV): REQUIRED APPLICATION FINANCIAL DATA INPUTS: COOPERATIVA APPLICANTS

Cooperativa applicants should use information from their audited financial statements and Automatización de Informe Trimestral y Sistema Actuarial (AITSA) to complete the Application Financial Data subsection in AMIS. Cooperativa applicants are advised to use their best efforts to provide data for the financial inputs that have no corresponding references by using the guidance provided below. **Note that a cooperativa Applicant will not be penalized if it is unable to provide the data requested.** The CDFI Fund will continue to work directly with cooperativas and COSSEC to refine financial data points and improve the application process.

Note: For any item that is listed where your organization has no data, you must enter the number zero (“0”). AMIS will return a red error message if the required response to a field is not provided.

AMIS Inputs	Equivalent Financial Statement Field		
Assets	Audited Financial Statements	Reference	AITSA
Allowance for Loan and Lease Losses (\$)	Provisión para Préstamos Incobrables	Loans and Provision for Possible Loan Losses	11000
Total Assets (\$)	Total de Activos	Total Assets	10000
Liabilities	Audited Financial Statements	Reference	AITSA
Total Borrowings (\$)	Obligaciones por Pagar	Liabilities-Accounts Payable	21000
Shares/Deposits	Audited Financial Statements	Reference	AITSA
Total Shares and Deposits (\$)	Total de Acciones y Depósitos (\$)	Total Shares & Deposits	30500 + 20500
Net Worth	Audited Financial Statements	Reference	AITSA
Total Net Worth (\$)	Total Participación de los Socios	Total Equity	30001
Income/Revenue	Audited Financial Statements	Reference	AITSA

AMIS Inputs	Equivalent Financial Statement Field		
Total Interest Income (\$)	Ingresos de Intereses	Total Interest Income (Interest on Loans+Interest on Savings Accounts & CD+Interest on Investment)	40500 + 41000 + 41500
Net Income (\$)	Economía Neta	Net Income	80000
Expenses	Audited Financial Statements	Reference	AITSA
Total Interest Expense (\$)	Total Gasto de Intereses	Total Interest Expense (Interest on Deposits & Borrowed Money)	50500 + 51000
Loan Portfolio	Audited Financial Statements	Reference	AITSA
Total On-Balance Sheet Loan Portfolio (\$)	Total (\$) de Préstamos en Cartera	Total Loans & Leases	10500
Total On-Balance Sheet Loan Portfolio (#)	Número de Préstamos en Cartera	Not Available in Audit Financial Statement. Available in Quarterly Call Reports. <i>Use corresponding term defined for Unregulated Applicants above.</i>	Number of total Loans (Loans Schedule Section on Call Report) AITSA 10500
Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)	<i>Use corresponding term defined for Unregulated Applicants above.</i>		
On-Balance Sheet Loans Closed (\$)	Total (\$) de Préstamos Originados	Not Available in Audit Financial Statement. Available in Quarterly Call Report <i>Use corresponding term defined for Unregulated Applicants above.</i>	Dollar amount of total loans granted quarterly and in the fiscal year. AITSA 17000
On-Balance Sheet Loans Closed (#)	Número de Préstamos Originados	Not Available in Audit Financial Statement. Available in Quarterly Call Report <i>Use corresponding term defined for Unregulated Applicants above.</i>	Number of total loans granted quarterly and in the fiscal year. AITSA 17000
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		

AMIS Inputs	Equivalent Financial Statement Field		
Loan Portfolio	Audited Financial Statements	Reference	AITSA
Charge-offs (\$)	Préstamos Cargados Contra la Reserva	Total Loans Charged Off (Loans and Accounts Charged-off)	00060
Troubled Debt Restructuring (\$)	Préstamos Restructurados	Restructured Loans (Total TDR First RE, Other RE, Consumer, and Commercial Loans)	10570
Recoveries (\$)	Recobro de Préstamos Previamente Cargados a Reserva	Net Recoveries (Total Loans Recovered)	00065
Loans 60 Days (or more) Past Due (\$)	Préstamos Morosos (\$) con más de 60 días de atraso	Total Loans - All Types (>60 Days) past due	15000
Loans 60 Days (or more) Past Due (#)	Préstamos Morosos (#) con más de 60 días de atraso	<p>Not Available</p> <p>CDFI Fund Staff Comments: The total number (#) of loans 60 or more days past due. Loans should be considered past due if any part of the payment is past due.</p>	<p>Total Number Delinquent Loans Schedule</p> <p>AITSA 15000</p>
Total Loans Delinquent 31 to 60 Days (\$)	Préstamos Morosos (\$) a 31 a 60 días de atraso	<p>Not Available</p> <p>CDFI Fund Staff Comments: The total amount (\$) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.</p>	
Total Loans Delinquent 31 to 60 Days (#)	Préstamos Morosos (#) con 31 a 60 días de atraso	<p>Not Available</p> <p>CDFI Fund Staff Comments: The total number (#) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.</p>	
On-Balance Sheet Loan Guarantees Made (\$)	<p>Not Available</p> <p>Use corresponding term defined for Unregulated Applicants above.</p>		
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$)	<p>Not Available</p> <p>Use corresponding term defined for Unregulated Applicants above.</p>		

AMIS Inputs	Equivalent Financial Statement Field	
Total On-Balance Sheet Loan Guarantees Outstanding (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>	
Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>	
Equity Portfolio	Audited Financial Statements	Reference
Equity Investments Exited this Year (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>	
Equity Investments Exited this Year (#)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>	
Investments Written-Off this Year (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>	
Investments Written-Off this Year (#)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>	
Total Equity Investments Portfolio (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>	
Total Equity Investments Portfolio (#)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>	
Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>	

AMIS Inputs	Equivalent Financial Statement Field		
Total Equity Investments Closed (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Membership	Audited Financial Statements	Reference	AITSA
Total Membership (#)	Socios de la Cooperativa	(Num Current Members)	00115
Total Field of Membership (#)	Not Available	Island’s Total Population per Census (Num Potential Members)	
Total Members (%)	Not Available	Not Available (% Current Members to Potential Members)	
Total Financial Services Provided in an Eligible Market and/or Target Market (#)	Not Available CDFI Fund Staff Comments: Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.		
On-Balance Sheet Financial Products Closed in Persistent Poverty Counties	Audited Financial Statements	Reference	
On-Balance Sheet Loans closed in PPCs serving an Eligible Market and/or Target Market (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total Equity Investments closed in PPCs serving an Eligible	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		

AMIS Inputs	Equivalent Financial Statement Field	
Market and/or Target Market (\$)		
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$)	<p>Not Available</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>	
Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) (\$)	<p>Not Available</p> <p>Calculated value - no data entry.</p>	