

2021 ACR INSTRUCTIONS

CERTIFICATION, COMPLIANCE MONITORING AND EVALUATION

A smiling woman with dark hair, wearing a blue top, is holding a white sign with a blue border that says "OPEN" in large, blue, serif capital letters. The background is a blurred indoor setting with warm, glowing lights.

OPEN

ANNUAL CERTIFICATION REPORT



2021 CDFI FUND ANNUAL
CERTIFICATION AND DATA
COLLECTION REPORT (ACR)
INSTRUCTIONS

UPDATED DECEMBER 2020

WWW.CDFIFUND.GOV/CDFICERT

OMB Approval No. 1559-0046

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. 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.

CDFI Fund Annual Certification and Data Collection Report Instructions

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.¹ It is also a method to ensure that organizational information is updated annually. The financial and portfolio data will be used by the CDFI Fund to gain insight on the CDFI industry. Information provided in these sections will not impact a CDFI's certification status or applications for CDFI Fund programs.

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 you have access to the following documents/information, if applicable to your organization type, in order to accurately and thoroughly complete the ACR:

- Your most recent CDFI Certification Determination letter,
- Analysis of your Target Market related originations
- Your organization's Balance Sheet (Statement of Financial Position),
- Your organization's Income Statement (Statement of Activities or Statement of Operations or Profit and Loss Statement), and
- For Banks and Thrifts, Consolidated Reports of Condition and Income; or
- For Credit Unions, 5300 Call Report.

For questions requiring a dollar amount value, it is recommended that you 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 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

¹ 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).

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 you 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"
- "Other (please describe)"

If the 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, And Financial Products Portfolio Breakdown) with at least one record.

Reporting Paycheck Protection Program (PPP)² Activity:

In the CDFI Annual Certification Report Detail section, you will be directly asked if your organization has had PPP loan originations in the most recently ended fiscal year. Any PPP loan activity in the most recently ended fiscal year that included all or part of calendar year 2020 should be included in any ACR question that asks about transactions or portfolio or balance sheet activity within or outside of your organization's Target Markets (TMs).

For the purpose of CDFI Certification, Financial Products excludes forgivable loans unless pre-approved by the CDFI Fund. Although PPP loans, in some cases, will be forgiven, the CDFI Fund will allow CDFIs to count PPP loans as Financial Products. When PPP loans are made in approved TMs or Eligible Markets³, they may be used to meet the 60% requirement temporarily. These temporary exceptions apply to the

² The Paycheck Protection Program (PPP) is authorized in sections 1102 and 1106 of the Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES Act). The application window for PPP opened on April 3, 2020. The program closed on August 8, 2020.

³ Eligible Market is defined as (i) a geographic area meeting the requirements set forth in 12 CFR 1805.201(b)(3)(ii), or (ii) individuals that are Low-Income, African American, Hispanic, Native American, Native Hawaiians residing in Hawaii, Alaska Natives residing in Alaska, or Other Pacific Islanders residing in American Samoa, Guam or the Northern Mariana Islands.

PPP loan activity conducted in calendar year 2020 only. For additional assistance in determining the “geographic-related” Eligible Markets (Investment Areas) made outside of the current approved Target Market(s), please refer to the CDFI Program 2011-2015 ACS Eligible Investment Areas [Data File](#) and [FAQ materials](#) posted under “Mapping Tools” in the CDFI Certification section of the CDFI Fund’s website. “Allowed population” Eligible Markets (Target Populations) that are not a part of the current approved Target Market(s) includes: Low Income Targeted Population, African-Americans, Hispanic-Americans, Native Americans, Native Hawaiians residing in Hawaii, Native Alaskan residing in Alaska, or other Pacific Islanders residing in American Samoa, Guam or Northern Mariana Islands.

In answering the Target Market Attestation Question – “At least 60% of the organization’s transactions are directed to currently approved TMs and Eligible Markets in accordance with the CDFI Fund’s policies and guidance” – your organization should include any PPP loan activity within not only your approved Target Market(s) but also any Eligible Markets that are not currently part of your approved Target Market(s) in verifying whether your organization has met this certification requirement. You may use this expanded definition of Target Market activity without having to apply for a Target Market modification. If your organization selects either of the “No” answer choices to this attestation, please follow the instructions given on page 21 for the specific data points that should be included in your explanation. The expanded definition of where financial activity can take place in order to meet the Target Market attestation is only applicable at this time to the 2021 ACR Reporting Cycle.

In the Financial Products Portfolio Breakdown Detail section, you will have the opportunity to report on any loan activity involving PPP as its own type of loan rather than the other standard types such as “Business Financing” or “Microfinance Financing.” If you select “PPP” as the type of loan, then you will be asked to provide the total number and total dollar amount of PPP loans in your total portfolio as well as target market.

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

Beginning with the 2021 ACR reporting cycle, regulator quarterly call report data will be used to pre-populate certain financial data fields on the ACR form.

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

- Unrestricted Cash and Cash Equivalents
- Interest Income
- Average Assets
- Interest Expense
- Allowance Loan and Lease Losses Reserve
- Total Charge-Offs
- Total Assets
- Total Recoveries
- Total Liabilities
- Loans 90-Days or More Past Due
- Tier 1 Capital

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

- Allowance Loan and Lease Losses Reserve
- Interest Expense
- Total Assets
- Total Charge-Offs
- Total Net Worth
- Total Recoveries
- Interest Income
- Loans 60 Days or More Past Due
- Total Liabilities

Bank or Depository Holding Companies will not have any pre-populated financial data fields in the ACR.

When you open up the Financial Data section, you will see the financial data fields listed above as grayed out. After you enter your financial data into all of the other data fields and hit “Save,” you 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, you will indicate this by answering “No” to the “Regulator Attestation” question on the ACR Certification Detail Section. If you answer “No” to the “Regulator Attestation” question you must also check the box that you acknowledge the review of your ACR submission may be delayed if you select “No” to the “Regulator Attestation” question and fail to attach supporting documentation. The “Related Attachments” section of the ACR should be used to submit any supporting documentation for your 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. Your organization may be asked to provide additional documentation. CDFI Fund staff will make the approved data changes directly in AMIS. After your organization receives their ACR certification reaffirmation notice, you may go in and review your submitted ACR to verify the changes were entered correctly. If there is an error, you will need to submit an AMIS service request detailing the error and the appropriate correction.

If your organization’s ACR does have errors in the financial data fields pre-populated from regulator data, we encourage your organization to contact the appropriate regulatory agency and alert them to the data errors so they can take the appropriate steps to make corrections for future public data releases.

NOTE: The financial data section will not be pre-populated with the regulator call report data until your 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 your organization’s key contacts alerting them to when the call report data has been added to your organization’s ACR. Once someone in your organization has received the email, your organization can complete the ACR financial data section and submit its ACR.

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 RSSD ID that we have on

record for you in your organizational profile in AMIS. If this unique identifier is inaccurate, then our system will load the incorrect data values for your 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, you will see the AMIS Organization Detail page. From the Organization Detail page, click the **Certification** related list. The link will direct you to the **Certification** section found toward the bottom of the page. Another option is to scroll down to the **Certification** section on the Organization Detail page.

Organization
AMIS Test2
« Back to List: Organizations

Org Related Attachments [4] | Financial Data [4] | Contacts [2] | **Certifications [1]** | Program Profiles [5+] | Affiliates [0] | SF424s [2]

Organization Detail Edit

Organization Name	AMIS Test2 [View Hierarchy]	Phone	(301) 567-8700
Parent Relationship		Website	
		EIN/TIN	12-8989013
		DUNS	

Organization Type

Financial Institution Type	Venture Capital	Date of Incorporation	1/1/1987
Organization Structure		Initial Activities Start Date	1/1/2012
		Total Asset Size	\$2,000,000.00
		Fiscal Year End Day	
		Fiscal Year End Month	

Certification Information

CDFI Certification Status	CDFI Certified	CDE Certification Status	Not Certified
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2. From the Certifications section, click the **Certification Name** link. The organization’s certification control number will display (XXXCEXXXXXX) as the Certification Name. If your organization has one or more **Certification Name** entries listed, be sure to select the entry that displays “CDFI-CERT” as the **Certification Type** and “Certified” as the **Certification Status**.

Certifications Certifications Help ?

Action	Certification Name	Certification Control Number	Certification Type	Certification Valid From	Certification Status
Edit	131CE012011	999CE011799	CDFI-CERT	10/10/2015	Certified

3. Click the **CDFI Annual Certification Report** related list. Select the **New CDFI Annual Certification Report** button to complete the required information.

Certification
CDFI

« Back to Organization: AMIS Test2

[CDFI Annual Certification Report \[0\]](#)

Certification Detail

Certification Name	CDFI	Record Type	CDFI
Organization	AMIS Test2	Owner	Lavanva K
Certification Type		Certification Control Number	
Certification Valid From		Service Area Description	
Certification Application Date		Service Area Geography	
Certification Status			
Certification Application			
Establishment Date			

CDFI Annual Certification Due Dates

Fiscal Year End Month	Initial Report Deadline
Fiscal Year End Day	1st Late Report Deadline
Fiscal Year	2nd Late Report Deadline

Latest Report Revision Information

Cure Period Start Date	Report Revision
Cure Period End Date	Revision
Created By	Lavanva K 2/24/2016 5:24 PM

CDFI Annual Certification Report

No records to display

Select the "New CDFI Annual Certification Report" button to complete annual reports.

SECTION I: Organization Information

The ACR requires you to verify, update, and correct organization profile information. In order 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. Newly certified CDFIs do not have to complete an ACR until the next fiscal year after their initial certification. Emerging CDFIs⁴ are not required to complete the ACR Form.

NOTE: The dollar amount and count of portfolio activity to the Target Market does not affect an organization's ability to maintain its certification status. The CDFI Certification Criteria attestation section, including the Target Market Criteria attestation, is based on the number and dollar amount of organizations during an organization's most recently completed fiscal year end.

Attachment(s):

1. From the CDFI Certification Report Detail Page, click the **Related Attachments** link.

⁴ An emerging CDFI is a non-certified CDFI that has received a TA award and is expected to become certified within 3 years.

CDFI Annual Certification Report
CACR-00000022

Development Services [1] | Financial Data [2] | Financial Products Portfolio Breakdown [1] | **Related Attachments [0]**

CDFI Annual Certification Report Detail [Edit](#) [Delete](#) [Clone](#) [Sharing](#) [Submit CDFI Annual Certification Report](#)

Organization Information

Certification	CDFI	Tax Status	For Profit
CDFI Annual Certification Report ID	CACR-00000022	PI Serving Native Com.	
EIN	12-8989013	Date Submitted	
CDFI Certification Status	CDFI Certified	Status	New
		Certification Control Number	

Organization Type

Organization	AMIS Test2	Holding Company FDIC ID# / OTS Docket	
Organization Type	Venture Capital	NCUA Number (Credit Unions Only)	

Click the Related Attachments link.

2. Select the Add Related Attachments button to add related attachment records.

Development Services [New Development Services](#)

Action	Development Services ID	Development Services	Financial Product	Total Clients Served	Target Market Clients Served
Edit Del	DS-00000019	Business Technical Assistance	Commerical Real Estate Financing	800	747

Financial Data [New Financial Data](#)

Action	Financials ID	Organization Type	Values from audited financial statement	Total Revenue	Total Expenses	Total Assets
Edit Del	F-00000020	Venture Capital	Yes	\$9.00	\$9.00	\$9,250,000.00
Edit Del	F-00000025	Venture Capital	Yes	\$659,000.00	\$9.00	\$9,250,000.00

Financial Products Portfolio Breakdown [New Financial Products Portfolio Breakdown](#)

Action	Financial Product Portfolio Breakdown ID	Financial Product	Type	Subtype	Total Loan Portfolio \$	Total Loan Portfolio #	Target Market #	Target Market \$
Edit Del	FP-00000019	Equity Investments	Business Loans		\$450,000.00	100	100	\$250,000.00

Related Attachments [Add Related Attachments](#)

No records to display

Select the button to add a new record.

3. Select the **Browse** button to upload an attachment.
4. Select the **Type** of attachment from the drop down menu.
 - a. The types of attachment include **Legal Entity Documentation changes**, **Regulator Attestation Documentation**, and **Other**.
5. Enter a brief description of the attachment in the description field.

Back to the Annual Report [CACR-00005254] Cancel

File No file selected.

Type ▾

Description

- Legal Entity Documentation changes
- Regulator Attestation Documentation
- Other

Back to the Annual Report [CACR-00005254] Cancel

6. Select the **Attach File** button to attach the document.

Back to the Annual Report [CACR-00000022] Cancel

File

Type ▾

Description

Back to the Annual Report [CACR-00000022] Cancel

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

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 organization profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the organization profile page.
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.
Certified CDFI Serving Native Com.	<p>Auto-generated upon submission of Section.</p> <p>A value of “yes” means your CDFI meets the definition of a Native CDFI which is a CDFI that has certified to the CDFI Fund that at least 50 percent of its activities are directed to benefit one or more Native Communities.</p> <p>To make changes to this information, an authorized account administrator must update the AMIS Organization Profile page.</p>
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.

REPORT ITEM	INSTRUCTIONS
Organization Type	<p>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.</p> <p>The Organization Types include:</p> <ul style="list-style-type: none"> • Bank or Thrift • Credit Union • Depository Institution Holding Company • Loan Fund • Venture Capital Fund <p>Definitions for each organization type may be found in the ACR Glossary.</p>
FDIC Charter Number (<i>Banks and Thrifts Only</i>)	<p>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.</p>
Bank Holding Company Number (<i>Banks and Thrifts Only</i>)	<p>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.</p>
Holding Company FDIC ID#/ OTS Docket (<i>Thrifts Only</i>)	<p>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.</p>
NCUA Number (<i>Credit Unions Only</i>)	<p>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.</p>
State or Federal Charter #/Control#	<p>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.</p>

REPORT ITEM	INSTRUCTIONS
Line of Business	
Primary Line of Business	<p>Identify the CDFI's Primary Line of Business using the dropdown menu. You are limited to only one primary Financing Activity for this question.</p> <p>NOTE: The Primary Line of Business selected should correspond to the organization's predominant Financing Activity based on the dollar amount of dedicated to support the provision of Financial Products.</p> <p>The Lines of Business include:</p> <ul style="list-style-type: none"> • Business Finance • Commercial Real Estate Finance <ul style="list-style-type: none"> ○ Real Estate Loans ○ Community Facilities Finance (e.g., Charter Schools, Health Centers) • Consumer Finance <ul style="list-style-type: none"> ○ Student Loans ○ Unsecured Credit Card Loans ○ Vehicle Loans ○ Other Unsecured Loans • Intermediary Finance • Microfinance • Residential Real Estate Finance <ul style="list-style-type: none"> ○ 1 – 4 Family Residential Loans ○ Multifamily Housing Loans • Other <p>NOTE: Loans to Business reported by banks may include those for Agricultural Production, Commercial and Industrial, Construction and Land Development, and Farmland. Credit Unions typically classify business loans (including lines or letters of credit) to include commercial, corporate, business investment or agricultural purposes. Loan Funds typically provide small business loans including lines of credit and working capital loans. Please note however that all certified CDFIs should report separately any business loan less than \$50,000 under the category "microfinance."</p> <p>NOTE: When Real Estate Finance is used for mixed use properties the amounts should be associated with the</p>

REPORT ITEM	INSTRUCTIONS
	predominant use of the property. For example, if 80 percent of a property is used towards Housing Finance and 20 percent is used towards Commercial Real Estate Finance the amount should be attributed to Housing Finance.
Secondary Line of Business	<p>Identify the CDFI's Secondary Line of Business using the dropdown menu. You are limited to one secondary Financing Activity for this question. If the CDFI only has one line of business, select "None" for this question.</p> <p>NOTE: The Secondary Line of Business selected should correspond to the organization's second most predominant Financing Activity based on dollar amount dedicated to support the provision of Financial Products.</p>
Credit Union Membership (Credit Unions Only)	
Total CU Members	Report the total number of Credit Union Members as of the last day of the Credit Union's fiscal year.
Total TM CU Members	Report the total number of Credit Union Members in the CDFI's currently Approved Target Market(s) as of the last day of the Credit Union's fiscal year. If the CU is approved for more than one TM, do not double count.
Human Resources and Staffing	
% Financial Staff Time-Unregulated Only	Estimate the percentage of FTE time dedicated to providing Financial Products and/or Services. This may include products such as: Loans, Equity Investments, Loan purchases, Loan Guarantees, and similar financing activities. If applicable, include FTE information for staff that manage activities.
% DS Staff Time-Unregulated Only	Estimate the percentage of FTE time dedicated to providing Development Services. May include: Business Technical Assistance, Credit Counseling, Financial Education, Homeownership Counseling, Housing Technical Assistance, Real Estate Technical Assistance. If applicable, include FTE information for staff that manage services.
Leadership turnover past Fiscal Year?	Has the organization seen the departure, replacement or change within its senior leadership team during the last fiscal year?

REPORT ITEM	INSTRUCTIONS
Total FTE Staff	<p>Report the total number of Full-Time Equivalent (FTE) Staff. This number should include contractor hours. The purpose of this section is to determine if an organization is a Financing Entity based on a predominant amount of staff time dedicated to the provision of financial products or services. In addition, FTE data will be used to report on FTEs within the certified CDFI industry. The total should represent 100% of FTE time dedicated to support of Financial Products and/or Services and Development Services. An FTE is defined as an employee, or sum of employees, that work at least 35 hours per week. If two part-time employees work 20 hours per week, they would represent one FTE. FTEs may also include staff that manage administrative activities.</p> <p>NOTE: This should: <i>Include</i> all full-time and part-time employees. <i>Include</i> contractors, consultants and volunteers that perform ongoing operations. <i>Exclude</i> temporary employees. <i>Exclude</i> professional services conducted outside of the office by third parties such as accounting, bookkeeping, and legal counsel.</p>
Total Full Time Staff Turnover?	<p>Total FTE Staff Turnover</p> <p>NOTE: "FTE turnover" is defined as the number of FTE staff that resigned, were replaced, or were terminated in the last fiscal year. FTE turnover information is needed to calculate the Employee Turnover Ratio, which is a key component of evaluating potential management risk for a CDFI.</p>
Strategic Plan	
New Business/Strategic Plan last FY?	Did the organization adopt a new business/strategic plan during the last fiscal year?
Governance	
Governance Structure changed last FY?	Has the organization's governance structure been changed during the last fiscal year?
Management Information Systems	
MIS System implemented in the last FY?	Has the organization implemented a new management information system over the last fiscal year?

REPORT ITEM	INSTRUCTIONS
IT infrastructure support Acct sys?	Does the CDFI's information technology infrastructure support an accounting system?
Legal	
Party to adverse legal action last FY?	<p>Has the organization been party to any adverse legal actions during the last fiscal year?</p> <p>NOTE: A proceeding, including any enforcement action, instituted against the organization or CDFI, by or before any court, governmental or administrative body or agency, which proceeding or its outcome could have a material adverse effect upon the financial condition or business operations of the Organization or CDFI.</p>
Organizational Structure	
Audit findings in the last FY?	Did the organization have any audit findings for its last complete fiscal year?
Credit and Portfolio Management	
Delinquent loan management policy?	Does the organization have a delinquent loan management policy?
Missed or overdue payment to creditors?	In the last year, has the organization had one or more missed or overdue payments to its creditors?
Legal Entity	
Legal Entity attestation	<p>Indicate whether the CDFI is a Legal Entity, duly formed and in good standing under the laws of its state of incorporation.</p> <p>A "yes" response means the legal entity documents are the same as last submitted. A "no" response means the legal entity document(s) have changed. A "no" response requires the respondent to describe how their ability to meet the legal entity changed.</p> <p>NOTE: If any of the aspects of the organization's legal status, such as name or incorporation information, changed in the last fiscal year, you must select "no".</p>
If No, explain Legal Entity attestation	If the Legal Entity status has changed since last affirmed by the CDFI Fund, please provide updated Legal Entity information.

REPORT ITEM	INSTRUCTIONS
Legal documentation changes	<p>Indicate whether the organization amended its organizational documentation since its most recent certification by the CDFI Fund.</p> <p>A “yes” response means the legal entity documents are the same (e.g., articles of incorporation, bylaws, charter). A “no” response means the legal entity document(s) have changed. A “no” response requires the respondent to describe the change and their ability to meet the legal entity changed.</p> <p>NOTE: If you modified organizational documentation in any way in the last fiscal year, you must select “no”.</p>
If No, explain documentation changes	<p>If any of the legal entity documents has changed since last affirmed by the CDFI Fund, provide an explanation of the changes and attach the documents.</p>
Primary Mission	
Primary Mission attestation	<p>Refers to the Primary Mission of the organization, as evidenced in board- approved organizational documents since the organization’s CDFI certification was last approved by the CDFI Fund.</p> <p>A “yes” response means the Primary Mission remains the same.</p> <p>A “no” response means the Primary Mission has changed. A “no” response requires the respondent to describe the change and their ability to meet the Primary Mission.</p> <p>NOTE: If you modified the language describing your Primary Mission in any way in the last fiscal year, you must select “no”.</p>
If No, Provide Updated Primary Mission	<p>If the Primary Mission has changed provide an updated Primary Mission.</p>

REPORT ITEM	INSTRUCTIONS
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	<p>The organization continues to be an entity whose predominant business activity is the provision, in Arms-Length Transactions, of Financial Products, as reflected on its financial statements and executed notes.</p> <p>A “yes” response means the predominant activity is financing.</p> <p>A “no” response means the predominant activity is not financing. A “no” response requires the respondent to describe how their ability to demonstrate that the predominant business activity is the provision, in Arms-Length Transactions, of Financial Products has changed.</p>
If No, explain Fin. Entity attestation	If response to Financing Entity attestation is “No”, please explain. Please attach updated financial documentation and submit for review.
Maintains sufficient capital	<p>The organization continues to maintain sufficient capital to continue financing activities that support the provision of financial products for at least three months from the end of the organization’s fiscal year.</p> <p>A “yes” response means there is sufficient capital to continue Financing Activities for at least 3 months from the FYE.</p> <p>A “no” response means there is insufficient capital to continue Financing Activities for at least 3 months from the FYE. A “no” response requires the respondent to describe their ability to maintain sufficient capital.</p>
If No, explain insufficient capital	If response to “sufficient capital” is “No”, please provide an explanation. Attach updated financial documentation to submit for review.

REPORT ITEM	INSTRUCTIONS
Assets to Financial Products Predominant	The organization continues to dedicate a Predominance of its Assets to Financial Products. A “yes” response means the predominance of assets are dedicated to Financial Products. A “no” response means the predominance of assets are not dedicated to Financial Products. A “no” response requires the respondent to describe and justify the change in the predominance of assets.
If No, explain Fin. assets predominance	If response is “No” to Assets to Financial Products Predominant, please explain. Attach updated documentation and submit for review.
Staff to Financial Products predominant	The organization continues to dedicate a predominance of staff time to the provision of financial products. A “yes” response means the predominance of staff time is dedicated to the provision Financial Products. A “no” response means the predominance of staff time is not dedicated to the provision of Financial Products. A “no” response requires the respondent to describe and justify the change to the predominance of staff time.
If No, explain fin. staff predominance	If response to staff predominance in financial products is “No”, please explain. Attach updated documentation and submit for review.
Development Services	
Development Services attestation	Indicate whether the CDFI made changes to its Development Services since its most recent certification by the CDFI Fund. Development Services include: <ul style="list-style-type: none"> • Business Technical Assistance • Credit Counseling • Financial Education • Homeownership Counseling • Housing Technical Assistance • Real Estate Technical Assistance A “yes” response means the Development Services remain the same. A “no” response means that there have been changes to Development Services. A “no” response requires the respondent to describe the change and the ability to meet the Development Services.

REPORT ITEM	INSTRUCTIONS
If No, explain Development Services	If response is “No” to development services attestation, please explain. Attach updated documentation and submit for review.
Target Market	
PPP Activities	<p>Has the CDFI originated any loans in connection with the Payment Protection Program (PPP) during the last fiscal year?</p> <p>Yes No</p> <p>NOTE: Responding “Yes” to the PPP Activities field requires that a Financial Products Portfolio Breakdown loan record be created with “Type” set to “Paycheck Protection Program (PPP)”.</p>
Target Market attestation	<p>At least 60% of the organization’s transactions are directly to currently approved TMs and Eligible Markets, in accordance with the CDFI Fund’s policies and guidance.</p> <ul style="list-style-type: none"> • Yes, at least 60% of transactions (# & \$) in the last FY were to clients in the approved TMs – Non-PPP participant or PPP participant • Yes, at least 60% of transactions (# & \$) in the last FY were to clients in the approved TMs and Eligible Markets that are not part of the CDFI’s currently approved TMs – PPP participant only • No, less than 60% of transactions (# or \$) in the last FY were to clients in the approved TMs – Non-PPP participant • No, less than 60% of transactions (# or \$) in the last FY were to clients in the approved TMs and Eligible Markets that are not part of the CDFI’s currently approved TMs – PPP participant only <p>Either “no” response requires the respondent to describe the change and ability to meet the Target Market.</p> <p>NOTE: Any PPP activity must have taken place during calendar year 2020 to be considered an eligible financial activity for the Target Market attestation question. This is only applicable for the ACR 2021 Reporting Cycle.</p>

REPORT ITEM	INSTRUCTIONS
	<p>NOTE: Only Transactions originated and included on an organization’s Balance Sheet, during the timeframe under review, may be counted towards the 60% of Transactions in their Target Market. 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.</p> <p>NOTE: The CDFI must analyze the financing activity using CDFI Information Mapping System (CIMS) to confirm activities were made within the approved Target Market geography.</p> <p>NOTE: Credit Unions certified using the Streamlined Application process must state their current Target Market verification process(es) if NCUA did not provide Target Market analysis used to respond to the Target Market Attestation question.</p>
If No, explain Target Market	<p>If the response to Target Market attestation is “No”, please explain why your organization’s Target Market activity has fallen below the required 60 percent threshold for the most recent fiscal year. Your explanation is required to include the following elements:</p> <ul style="list-style-type: none"> • The total number (#) of originations in the most recent fiscal year; • The total dollar amount (\$) of originations in the most recent fiscal year; • The total number (#) of originations to the approved Target Market in the most recent fiscal year; • The total dollar amount (\$) of originations to the approved Target Market in the most recent fiscal year; • Percentage (%) of originations to the approved Target Market in the most recent fiscal year. <p>If you have financing activity outside of your approved Target Market, please provide the following additional information where applicable:</p> <ul style="list-style-type: none"> • The total number (#) of PPP-related originations in the most recent fiscal year;

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> • The total dollar amount (\$) of PPP-related originations in the most recent fiscal year; • The total number (#) of originations to an Eligible Market but not part of the currently approved Target Market in the most recent fiscal year; • The total dollar amount (\$) of originations to an Eligible Market but not part of the currently approved Target Market in the most recent fiscal year; • Other financing activity (explain with supporting financial data). <p>NOTE: By providing the Fund with this level of financial data, we will be able to more quickly assess whether your organization’s failure to meet the 60 percent threshold may be waived and still allow your organization to retain its certification notwithstanding any other ACR reporting issues/failures.</p> <p>NOTE: Forgivable loans can be included in the Target Market assessment ONLY if they are PPP activity related or if pre-approved by the CDFI Fund.</p> <p>NOTE: A Target Market Modification may be necessary to maintain adherence to the Target Market criterion.</p>
Approved Target Markets	<p>Click on the link to view the CDFI’s specific list of Approved Target Markets in AMIS.</p> <p>If the approved Target Market(s) identified does not match your most recent CDFI Certification determination notification, you should submit a Service Request in AMIS alerting CCME staff to the discrepancy and provide a copy of the most recent CDFI Certification determination notification. CCME staff will confirm the approved Target Market and make any necessary corrections.</p> <p>DO NOT edit the Target Market information yourself.</p>
Target Market changes	<p>Access CIMS to review your Target Market Map(s).</p> <p>A “yes” response means the Target Market description and Target Market map(s) in CIMS are the same.</p> <p>A “no” response means the Target Market description</p>

REPORT ITEM	INSTRUCTIONS
	<p>and Target Market map(s) in CIMS have changed. A “no” response requires the respondent to describe the change and ability to meet the Target Market.</p> <p>NOTE: If there has been a change to the organization’s Target Market(s) that needs approval, answer “no” to this question. Approval for the changes requires a Target Market Modification. The respondent must complete a Target Market Modification Application in AMIS and submit simultaneously with the ACR. No changes to the Target Market(s) are effective until approved by the CDFI Fund.</p>
If No, describe Target Market changes	If response is “No”, please explain. Attach updated documentation and submit for review.
Dataset Used	<p>Select the CIMS dataset used to verify Target Market activity.</p> <ul style="list-style-type: none"> • 2011 – 2015 Investment Area eligible tracts <p>NOTE: As of October 1, 2019, the 2011-2015 is required for organizations to use to validate activity to Target Markets.</p> <p>A transition from the 2006-2010 to the 2011-2015 dataset may require a Target Market Modification to maintain compliance to the Target Market criterion. Be sure to update your IA maps to the new data set. A Target Market Modification is not required if the IA continues to be eligible.</p>
Accountability	
Accountability attestation	<p>Indicate whether there has been a change to the accountability information provided as part of the last review of the CDFI’s certification.</p> <p>A “yes” response means Accountability to the approved Target Market continues to be met.</p> <p>A “no” response means Accountability to the approved Target Market is not being met. A “no” response requires the respondent to describe the change and ability to meet the Accountability for the approved Target Market.</p>

REPORT ITEM	INSTRUCTIONS
If No, explain Accountability	If response to Accountability attestation is “No”, please explain. Attach updated documentation and submit for review.
Accountability method changes	<p>Indicate whether there has been a change to the methods by which the CDFI maintains accountability to its Target Market(s). A “yes” response means the Accountability methodology for the approved Target Market remains the same. A “no” response means the Accountability methodology for the approved Target Market has changed. A “no” response requires the respondent to describe the change and ability to verify its approved Target Market.</p> <p>NOTE: If your organization experienced changes to how you ensure Accountability to the Target Market in any way in the last fiscal year, then you must select “no”. This includes any changes in representation on governing boards.</p> <p>NOTE: The Board section of the AMIS Organization Detail Page must be updated with the new information for all board members and connected to the approved Target Market(s).</p>
If No, explain Account. method changes	If response to accountability method is “No” please explain. Attach updated documentation and submit for review.
Non-Governmental Entity	
Non-government Entity attestation	<p>Indicate whether the CDFI continues to meet the Non-Governmental Entity (NGE) requirement since its most recent certification by the CDFI Fund. A “yes” response means the NGE criterion continues to be met. A “no” response means that there has been a change that affects the NGE criterion. A “no” response requires the respondent to describe the change and ability to meet the NGE criterion.</p>
If No, explain Non-gov Entity change	If “No”, please explain and attach any relevant documentation for review.

REPORT ITEM	INSTRUCTIONS
Other Eligibility Information Changes	
Other eligibility information changes?	<p>Indicate whether the CDFI has had changes to other eligibility information since its most recent certification by the CDFI Fund.</p> <p>A “no” response means that there has not be any other eligibility information changes.</p> <p>A “yes” response means there has been other eligibility information changes.</p> <p>NOTE: Other eligibility information changes typically pertain to material event items that could affect certification.</p>
If Yes, explain changes in eligibility	If “Yes”, please explain and attach any relevant documentation for review.
Target Market Count Summary	
# Loans - Loan Portfolio Count	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
# Investments - Loan Portfolio Count	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
# Loan Guarantees - Loan Portfolio Count	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
# Total - Loan Portfolio Count	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
# Loans to TM	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
# Investments to TM	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
# Loan Guarantees to TM	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
# Total to TM	Auto-calculated based on submission of Financial Products Portfolio Detail Breakdown section.
% of # Total	Auto-calculated based on submission of Financial Products Portfolio Detail Breakdown section.
Target Market Amount Summary	
\$ Loans - Loan Portfolio Amount	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
\$ Investments - Loan Portfolio Amount	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.

REPORT ITEM	INSTRUCTIONS
\$ Loan Guarantees - Loan Portfolio Amount	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
\$ Total - Loan Portfolio Amount	Auto-calculated based on submission of Financial Products Portfolio Detail Breakdown section.
\$ Loans to TM	Auto-calculated based on submission of Financial Products Portfolio Detail Breakdown section.
\$ Investments to TM	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
\$ Loan Guarantees to TM	Auto-generated from submission of Financial Products Portfolio Detail Breakdown section.
\$ Total to TM	Auto-calculated based on submission of Financial Products Portfolio Detail Breakdown section.
% of # Total	Auto-calculated based on submission of Financial Products Portfolio Detail Breakdown section.
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

REPORT ITEM	INSTRUCTIONS
Regulator Attestation (Certain Regulated Institutions Only)	
Regulator Attestation	<p>After completing the Financial Data 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 your regulator (FRB, FDIC, OCC, NCUA or COSSEC).</p> <p>If you select “Yes”, then you are in agreement that all of the pre-populated numeric values from your regulator’s publicly available quarterly call report data are accurate.</p> <p>If you select “No”, then you do not agree with one or more of the pre-populated numeric values from your regulator’s publicly available quarterly call report data. A “No” response requires the respondent 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.</p> <p>Pre-populated fields vary by the institution type.</p> <p>For banks/thrifts, the fields are:</p> <ul style="list-style-type: none"> • Unrestricted Cash and Cash Equivalents • Average Assets • Allowance 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 <p>For credit unions and cooperativas, the fields are:</p> <ul style="list-style-type: none"> • Allowance Loan and Lease Losses Reserve • Total Assets

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> • Total Net Worth • Interest Income • Total Liabilities • Interest Expense • Total Charge-Offs • Total Recoveries • Loans 60 Days or More Past Due
Regulator Attestation Selection	<p>Do you agree that all of the pre-populated numeric values from your regulator’s publicly available quarterly call report data are accurate?</p> <p>Yes No</p>
I acknowledge the note below	<p>Click to acknowledge that review of your ACR submission will be delayed if you have selected “No” to the attestation above and DO NOT attach supporting documentation.</p> <p>[Check the box displayed]</p>
Note	<p>Review of your ACR submission will be delayed if you have selected "No" to the attestation above and DO NOT attach supporting documentation via the "Related Attachments" section below.</p>

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 Development Services for the following categories: <ul style="list-style-type: none"> • Business Technical Assistance • Credit Counseling • Financial Education <ul style="list-style-type: none"> ○ Auto Purchasing Education ○ Tax Preparation and VITA Sites ○ Payday Alternative Lending Education • Homeownership Counseling and Technical Assistance • Real Estate Technical Assistance • Other
Financial Product	Select Development Services for the following financial products: <ul style="list-style-type: none"> • Business Financing • Charter School Financing • Commercial Real Estate Financing • Consumer Financing • Facility Financing • Health Care Facility Financing • Microfinancing • Multifamily Housing Financing • Single Family Housing Financing • Small Business Financing

REPORT ITEM	INSTRUCTIONS
Total Clients Served	<p>Enter the total number of clients served for the Development Service. Be sure that the total clients served for each Development Service includes clients in the Target Market(s).</p> <p>NOTE: The total number of clients served should include both one-on-one counseling and classroom counseling. The 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.</p>
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", then describe the other Development Services not included in the categories above.

SECTION 3: Financial Data Information

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 user 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 your organization as recorded in your organization's 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 what is your organization's actual financial institution type and tax status, then click on the "Cancel" button and submit an AMIS service request asking that the "Financial Institution Type" and "Organization Structure" fields in your organization's AMIS "Organization Detail" profile be updated to reflect the correct information. Once the requested changes have been made, you 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 you will receive the financial data questions appropriate for your institution type.

You 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, you will now see additional data validation rules as well as opportunities to explain particular data values. These validation rules will be analyzing your answers as you enter each required financial data field, so you may see a warning message appear after you answer one question which may then disappear or remain depending on how you answer a later question. Once the user finishes entering in their data and hits save, 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 user does not want to change the entered value, then the user 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 Loan and Lease Losses Reserve	Allowance 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

Data Field	Validation Rule
Operating Expenses	Operating Expenses <= Total Expenses Operating Expenses >= Interest Expense + Provision for Loan Losses
Total Financing Capital	Total 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
Loans 90 Days or More Past Due	Loans 90 Days or More Past Due <= Total Value of Non-Performing Assets
Other Real Estate Owned	Other Real Estate Owned <= Total Assets

Once the user has addressed any error messages that appeared upon clicking the “Save” button for the first time and hits the “Save” button again, a window will appear showing the user-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 user’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 user’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*Total Liabilities
- Allowance Loan and Lease Losses Reserve Indicator (Allow. Ln and Lease Losses Res) –
 - Allowance Loan and Lease Losses Reserve is over the max threshold which is 0.4*Total Outstanding Loan Portfolio
- Total Assets Indicator –
 - Total Assets is over the max threshold which is 50*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 Outstanding Investment Portfolio Match (Tot Outstanding Inv Port Match) Indicator –
 - Total Outstanding Investment Portfolio is not equal to the Investments Loan Portfolio Amount on the CDFI Annual Certification Report.
- Total Outstanding Loan Portfolio Match (Tot Outstanding Ln Port Match) Indicator -
 - Total Outstanding Loan Portfolio is not equal to Loans Loan Portfolio Amount on the CDFI Annual Certification Report.
- Total Outstanding Loan Guarantees Portfolio Match Indicator (Tot Outstanding Ln Guaran Port Match Ind) –
 - Total Outstanding Loan Guarantees is not equal to the Loan Guarantees Loan Portfolio Amount on the CDFI Annual Certification Report.
- Total Charge-Offs Indicator –
 - Total Charge-Offs is over the max threshold which $0.4 \times \text{Total Outstanding Loan Porfolio}$.
- 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 and Banks or Thrifts.
Information	
CDFI Annual Certification Report	Auto-generated
Organization Type	Auto-generated upon submission of Section
Values from audited financial statement	<p>Are the following financial values being taken from audited financial statements?</p> <p>Yes No</p>
Fiscal Year Begin Date	<p>What fiscal year are the following values being taken from? Enter the month, day, and year for the beginning of the time period.</p> <p>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.</p>
Fiscal Year End Date	<p>What fiscal year are the following values being taken from? Enter the month, day, and year for the end of the time period.</p> <p>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.</p>
Record Type	Auto-generated upon submission of Section
Financials ID	Auto-generated upon submission of Section
RSSD ID	Auto-generated upon submission of Section
Assets	
Restricted Cash and Cash Equivalents	Enter the amount of the organization's Cash and Cash Equivalents that are NOT available to cover the organization's Operating Expenses.
Unrestricted Cash and Cash Equivalents	<p>Enter the amount of the organization's Unrestricted Cash and Cash Equivalents that are available to cover the organization's Operating Expenses.</p> <p>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.</p>

REPORT ITEM	INSTRUCTIONS
Cash and Cash Equivalents	<p>Auto-calculated upon submission of Section</p> <p>NOTE: The sum of Restricted and Unrestricted Cash and Cash Equivalents</p>
Average Assets	<p>Enter the amount of the organization's Average Assets. This is calculated by taking the sum of Assets at the beginning and end of a period and dividing by 2.</p> <p>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.</p>
Current Assets	<p>Enter the amount of the organization's Assets that are reasonably expected to be converted to cash within the next 12 months.</p>
Allowance Loan and Lease Losses Reserve	<p>Enter the amount of the organization's ALLL (i.e., Loan Loss Reserves).</p> <p>NOTE: Data field will be pre-populated with regulator call report data for banks, thrifts, credit unions and cooperativas only, so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>
Total Assets	<p>Enter the organization's Total Assets. Total Assets are the value of the sum of all Assets. This amount may include Assets not reflected above.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for banks, thrifts, credit unions and cooperativas only, so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>

REPORT ITEM	INSTRUCTIONS
Liabilities	
Current Liabilities	Enter the amount of Debts, obligations, or Payables due within the next 12 months.
Total Liabilities	<p>Enter the amount for the total value of the organization’s short-term and long-term outstanding Debts, Obligations, and Payables.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for banks, thrifts, credit unions and cooperativas only, so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>
Net Assets, Net Worth, or Equity Information	
<p>Total Net Worth for Credit Unions</p> <p>Tier 1 Capital and Total Equity for Banks</p> <p>Temporarily Restricted Net Assets, Permanently Restricted Net Assets, Unrestricted Net Assets</p> <p style="margin-left: 300px;">} Non-Profit Loan Funds</p> <p>Total Equity for For-Profit Loan Funds</p>	<ul style="list-style-type: none"> •For Credit Unions, enter “Total Net Worth” from 5300 NCUA form, line 997 •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. <p>NOTE: Data fields of “Total Net Worth” will be pre-populated with regulator call report data for credit unions and cooperatives only and “Tier 1 Capital” will be pre-populated with regulator call report data for banks and thrifts only, so they will appear grayed-out and then appear with their pre-populated value once user clicks the “Save” button.</p>
Income	
Government Grants	Funds given to the CDFI without expectation of repayment from all federal, state, and local governments.

REPORT ITEM	INSTRUCTIONS
Interest Income	<p>Enter the Gross Revenue generated by interest-earning Assets.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for banks, thrifts, credit unions and cooperativas only, so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>
Earned Revenue	<p>Enter the Income generated by the organization's Assets and Activities, excluding Grants and Contributions. This includes fees.</p>
Operating Revenue	<p>Enter the Income generated by the organization's Assets and Activities, including Grants and Contributions that have been released from restrictions.</p>
Total Revenue	<p>Enter the Total Revenue, including both Operating and Non-operating Revenues.</p>
Expenses	
Interest Expense	<p>Enter the Expenses generated by interest-bearing Liabilities.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for banks, thrifts, credit unions and cooperativas only, so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>
Provision for Loan Losses	<p>Enter the Expenses recorded in order to maintain the Allowance for Loan and Lease Losses account in the organization's reporting period.</p>
Operating Expenses	<p>Enter the Expenses related to the organization's everyday business operations, such as Interest Expense, Staff Salaries, Professional Fees, Depreciation, and Provision for Loan Losses</p>
Total Expenses	<p>Enter the total value of Expenses incurred by the organization during the reporting period.</p>

REPORT ITEM	INSTRUCTIONS
Capital Category	
Total Financing Capital	<p>Capital available for lending or equity investments that has not been restricted for other purposes.</p> <p>Capital can include debt, grants, net assets, retained earnings, deposits, and secondary capital.</p>
Loan and Investment Portfolio Values	
Total Outstanding Investment Portfolio	Enter the aggregate amount of Equity Investments outstanding as of the last day of the organization's fiscal year.
Total Outstanding Loan Portfolio	Enter the aggregate amount of Loans outstanding as of the last day of the organization's fiscal year.
Total Outstanding Loan Guarantee Portfolio	Enter the aggregate amount of Loan Guarantees outstanding as of the last day of the organizations' fiscal year.
Total Charge-Offs	<p>Enter the amount of Charge-Offs that have been written off the balance sheet as of the last day of the fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for banks, thrifts, credit unions and cooperativas only, so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>
Total Recoveries	<p>Enter the amount of Total Recoveries as of last day of the fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for banks, thrifts, credit unions and cooperativas only, so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>
Total Value of Non-performing Assets	Enter the amount of Non-performing Assets as of last day of fiscal year.

REPORT ITEM	INSTRUCTIONS
Loans 90-Days or More Past Due	<p>The total dollar amount (\$) of all loans 90 or more days past due. Loans should be considered past due if any part of the payment is past due.</p> <p>NOTE: Credit Unions should enter the total dollar amount (\$) of all loans 60 or more days past due.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for banks, thrifts, credit unions and cooperativas only, so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>
Other Real Estate Owned	<p>Other Real Estate Owned (OREO). In general, real estate, including capitalized and operating leases, that is 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.</p> <p>NOTE: For regulatory purposes, OREO includes:</p> <ul style="list-style-type: none"> • 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.

SECTION 4: Financial Products Portfolio Information

The Financial Product Portfolio Breakdown 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	<p>Select and enter the requested data for all Loans, Loan Guarantees or Equity Investments in the following categories:</p> <ul style="list-style-type: none"> • 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 • Paycheck Protection Program (PPP) <p>NOTE: “Paycheck Protection Program (PPP)” should only be used in conjunction with “Loans” as the selected “Financial Product” type. Further, PPP should only be selected if the CDFI answered “Yes” to the question about PPP activities in the “Target Market” subsection of the “Annual Certification Report Detail” page.</p>
Subtype	<p>Subtype only applies to Commercial Real Estate Financing</p> <ul style="list-style-type: none"> • Charter School Loans • Commercial • Community Facility • Health Care

REPORT ITEM	INSTRUCTIONS
If Type is Other Financing, Describe	Describe "Other Financing Type" if it is not included in the list above.
Total Portfolio #	Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments in an organization's portfolio as of the last day of the fiscal year.
Total Portfolio \$	Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments in an organization's portfolio as of the last day of the fiscal year.
Target Market #	<p>Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments in the organization's Target Market as of the last day of the fiscal year.</p> <p>NOTE: Only Transactions included on an organization's Balance Sheet may be counted towards the 60% of Transactions in their Target Market.</p>
Target Market \$	<p>Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments in in the organization's Target Market as of the last day of the fiscal year.</p> <p>NOTE: Only Transactions included on an organization's Balance Sheet may be counted towards the 60% of Transactions in their Target Market.</p>