

CDFI Fund Annual Certification and Data Collection Report Form & Instructions

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CDFI Fund Annual Certification and Data Collection Report Form & Instructions¹

November 2022

Purpose

The primary intent of the Annual Certification and Data Collection Report (ACR) is to ensure that Community Development Financial Institutions (CDFI) continue to meet the requirements to be Certified CDFIs.² It is also a method to ensure that organizational information is updated annually. The reported information may be used to monitor compliance for recipients with active awards. The financial and portfolio data 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.

All Certified CDFIs are required to complete an ACR on an annual basis in order to maintain their Certified status as outlined in the CDFI Certification Agreement form. The ACR is due no later than 180 days after a reporting entity's Fiscal Year End or as requested by the CDFI Fund. ACR submission deadlines are outlined in the CDFI Certification Agreement and populated in the ACR Reporting Schedule in AMIS. Emerging CDFIs³ are not required to complete the ACR Form.

Overview

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

- Most recent CDFI Certification Agreement letter that describes the Certification requirements and provisions, including approved Target Market (TM);
- Analysis of Target Market related originations for the reporting fiscal year;

¹ Paperwork Burden Statement According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid Office of Management and Budget (OMB) Approval Number. This form's Approval Number is 1559-0046. Public reporting burden for this collection of information is estimated to average 14 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Community Development Financial Institutions Fund, 1500 Pennsylvania Ave, NW, Washington, DC 20220.

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

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

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

- Analysis of accountable board’s membership;
- Organization’s Balance Sheet (Statement of Financial Position);
- Organization’s Income Statement (Statement of Activities or Statement of Operations or Profit and Loss Statement); and

One of the following as applicable:

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

For questions requiring a dollar amount value, it is recommended that the reporting entity 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 absolute value (a positive number), and enter the positive number in the CDFI’s Financial Data inputs subsection of the ACR for the ALLL and Total-Charge-offs line items. If the CDFI forgets to do so and enters a negative value for ALLL and Total Charge-offs data fields, the newly implemented ACR automated validations will cause a message to pop-up about the negative value and inform the reporting entity that AMIS will convert the entered negative value to a positive value.

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

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

- “This data point is not applicable to my organization’s institution type”
- “My organization’s accounting system does not track this data point”
- “The actual numeric value is negative”
- “The actual numeric value is zero”
- “Other (please describe)”

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

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

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

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

NOTE: The Transaction Level Report (TLR) is required to be submitted and certified ahead of the ACR submission. Certain sections of the ACR are dependent upon information in the TLR; therefore the TLR must be submitted first. For any TLR-related questions, please see the guidance provided at <https://www.cdfifund.gov/amis-reporting>. The reporting entity may also submit an AMIS Service Request with “TLR” in the “Subject” line of the “Description Information” section.

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

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

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

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

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

- Allowance for Loan and Lease Losses Reserve
- Total Assets
- Total Net Worth
- Interest Income

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

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

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

Cooperativas will not have any pre-populated financial data fields in the ACR.

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

If there are values in the pre-populated data fields that are incorrect, the reporting entity will indicate this by answering “No” to the “Regulator Attestation” question on the ACR Certification Detail Section. If the reporting entity answers “No” to the “Regulator Attestation” question, the reporting entity must also check the box that the reporting entity acknowledges the review of the ACR submission may be delayed if the reporting entity selects “No” to the “Regulator Attestation” question and fails to attach

supporting documentation. The “Related Attachments” section of the ACR should be used to submit any supporting documentation for the requested value changes. As part of the ACR review process, CDFI Fund staff will review the submitted documentation and decide if it supports the requested changes. Please provide a detailed answer/note explaining which data fields are incorrect and why as well as what the correct values should be. An example of such a complete explanation can be found below:

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

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

In order for the balance sheets to balance you must add the following accts to get total net worth: Acct_940, Acct_931, Acct_668, Acct_658, Acct_658A, Acct_996, Acct_945B, Acct_945A, Acct_EQ0009, Acct_945C, Acct_602.

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

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

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

If an organization’s ACR does have errors in the financial data fields pre-populated from regulator data, we encourage the organization to contact the appropriate regulatory agency and alert them to the data errors so the regulatory agency 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 the regulator releases it to the public. This typically occurs 2 to 2.5 months after the end of the quarter. The CDFI Fund will send an email to each organization’s key contacts⁴ alerting them to when the call report data has been added to an organization’s ACR. Once someone in the organization has received the email, the organization can complete the ACR financial data section and submit its ACR. **PLEASE DO NOT SUBMIT AN ACR BEFORE THE FINANCIAL DATA SECTION PRE-POPULATION OCCURS!**

⁴ ACR Reporting Schedule notifications and other ACR-related emails are sent to individuals identified as “Active” with a “Type” field value of “Authorized Representative” or “Point of Contact” as listed in a reporting entity’s AMIS Organization Detail page’s “Contacts” section.

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 the reporting entity in its organizational profile in AMIS. If this unique identifier is inaccurate, then our system will load the incorrect data values for the regulated entity. Please be sure to keep this data field as up-to-date as possible.

Access

To create and submit a CDFI Certification Report:

1. After logging into AMIS, the reporting entity will see the AMIS Organization Detail page. From the Organization Detail page, click the **Certification** related list. The link will direct the reporting entity 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.
2. From the Certifications section, click the **Certification Name** link. The organization’s Certification control number will display (XXXCEXXXXXX) as the Certification Name. If an organization has one or more **Certification Name** entries listed, be sure to select the entry that displays “CDFI-CERT” as the **Certification Type** and “Certified” as the **Certification Status**.
3. Click the **CDFI Annual Certification Report** related list. Select the **New CDFI Annual Certification Report** button to complete the required information.

Attachment(s)

1. From the CDFI Certification Report Detail Page, click the **Related Attachments** link.
2. Select the Add Related Attachments button to add related attachment records.
3. Select the **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.
6. Select the **Attach File** button to attach the document.
7. The reporting entity will be forwarded to the CDFI Annual Certification Report Detail page.
 - a. Multiple attachments can be added, if needed, by repeating the steps in this section.

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

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

Section I: CDFI Annual Certification Report Detail

The ACR requires the reporting entity 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.

NOTE: The dollar amount and count of Financial Product portfolio activity to the Target Market does not affect a reporting entity's ability to maintain its CDFI Certification status. The CDFI Certification Criteria attestation section, including the Target Market Criteria attestation, is based on the number and dollar amount of Financial Product originations during a reporting entity's most recently completed fiscal year as reported in the required TLR submission. A Certified CDFI that fails to meet the Target Market benchmark over its most recently completed fiscal year may maintain its Certification by demonstrating that it met the benchmark over a three-year period through the last day of its most recently completed fiscal year.⁵

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

⁵ Certified CDFIs that fail to meet the Target Market benchmark and have less than three years of CDFI Certification or reported data in the TLR will have the option to be evaluated based upon the full history of their reported financing activity, up to three full fiscal years, but not earlier than one full fiscal year prior to the submission of their Application.

REPORT ITEM	INSTRUCTIONS
CDFI Certification Status	Auto-generated upon submission of Section
Tax Status	Auto-generated upon submission of Section based on information in AMIS Organizational Profile page.
Date Submitted	Auto-generated upon submission of Section
Report Status	Auto-generated upon submission of Section
Certification Control Number	Auto-generated upon submission of Section
Organization Type	
Organization	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.
Organization Type	<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 (Banks and Thrifts Only)	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.
Bank Holding Company Number (Banks and Thrifts Only)	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.
Holding Company FDIC ID#/ OTS Docket (Thrifts Only)	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.

REPORT ITEM	INSTRUCTIONS
NCUA Number <i>(Credit Unions Only)</i>	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.
State or Federal Charter #/Control #	This information is auto-generated from the AMIS Organization Profile page upon submission of Section. To make changes to this information, an authorized account administrator must update the Organization Profile page.
Minority Depository Institution as designated by the FDIC or NCUA Status Change?	<p>Has the reporting entity's status as a MDI designated by the FDIC or NCUA changed since the reporting entity's CDFI Certification was last affirmed by the CDFI Fund?</p> <p>A "Yes" response means the MDI designation has changed.</p> <p>A "No" response means the MDI designation remains the same.</p> <p>NOTE: A "Yes" response requires the reporting entity to update the "Minority Depository Institution" data field in the "Organizational Type" section on their AMIS Organization Profile page.</p>
New Affiliate(s)	<p>Since the reporting entity's CDFI Certification was last affirmed by the CDFI Fund has the reporting entity added any new Affiliates that offer Financial Products or Services?</p> <p>Yes No</p> <p>If "Yes," then enter the name(s) of the new Affiliate(s) in the next question.</p> <p>NOTE: The reporting entity is required to add the name(s) of the new Affiliate(s) to the "Affiliate" section of the AMIS Profile Page.</p> <p>NOTE: Affiliates that are Community Development Entities (CDEs) should be excluded from this response.</p>
Name(s) of New Affiliate(s)	Enter name(s) of new Affiliate(s).

REPORT ITEM	INSTRUCTIONS
Affiliate CDFI(s)	<p>Are any of the reporting entity's Affiliates Certified CDFIs?</p> <p>Yes No N/A</p> <p>A "Yes" response means one or more of the reporting entity's Affiliates are Certified CDFIs.</p> <p>A "No" response means none of the reporting entity's affiliates are Certified CDFIs.</p> <p>A "N/A" response means the reporting entity does not have any Affiliates.</p> <p>NOTE: If the reporting entity answers "Yes" then they will need to answer the CDFI Certification provision question for each Affiliate(s).</p>
Bond Guarantee Program Participation (Question is only applicable if reporting entity answered "Yes" to "Affiliate CDFIs" question above.)	<p>Does the reporting entity seek to use the CDFI Certification provision solely to participate in the CDFI Fund's Bond Guarantee program?</p> <p>Yes No</p> <p>NOTE: The reporting entity should answer this question for each Affiliate whose name will be populated by AMIS.</p>
BOARD AND EXECUTIVE STAFF DEMOGRAPHIC INFORMATION	
Governing Board	
Indicate the total number of Governing Board members.	Enter number.
Indicate the total number of Governing Board members who identify as a member of a minority population.	Enter number.
Percentage of Governing Board members who identify as a member of a minority population.	[Auto-calculated]
Indicate the number of Governing Board members who identify as Black.	Enter number.
Percentage of Governing Board members who identify as Black.	[Auto-calculated]
Indicate the number of Governing Board members who identify as Asian.	Enter number.

REPORT ITEM	INSTRUCTIONS
Percentage of Governing Board members who identify as Asian.	[Auto-calculated]
Indicate the number of Governing Board members who identify as Native American.	Enter number.
Percentage of Governing Board members who identify as Native American.	[Auto-calculated]
Indicate the number of Governing Board members who identify as Native Alaskan.	Enter number.
Percentage of Governing Board members who identify as Native Alaskan.	[Auto-calculated]
Indicate the number of Governing Board members who identify as Native Hawaiian.	Enter number.
Percentage of Governing Board members who identify as Native American.	[Auto-calculated]
Indicate the number of Governing Board members who identify as Native Alaskan.	Enter number.
Percentage of Governing Board members who identify as Native Alaskan.	[Auto-calculated]
Indicate the number of Governing Board members who identify as Pacific Islander.	Enter number.
Percentage of Governing Board members who identify as Pacific Islander.	[Auto-calculated]
Indicate the number of Governing Board members who identify as Hispanic.	Enter number.
Percentage of Governing Board members who identify as Hispanic.	[Auto-calculated]
Indicate the number of Governing Board members who identify as Non-Hispanic White/Non-Minority.	Enter number.
Percentage of Governing Board members who identify as Non-Hispanic White/Non-Minority.	[Auto-calculated]
Indicate the number of Governing Board members who identify as female.	Enter number.
Percentage of Governing Board members who identify as female.	[Auto-calculated]
Indicate the number of Governing Board members who identify as male.	Enter number.
Percentage of Governing Board members who identify as male.	[Auto-calculated]
Indicate the number of Governing Board members who identify as non-binary.	Enter number.
Percentage of Governing Board members who identify as non-binary.	[Auto-calculated]

REPORT ITEM	INSTRUCTIONS
Executive Staff	
Indicate the total number of Executive Staff.	Enter number.
Indicate the total number of Executive Staff who identify as a member of a minority population.	Enter number.
Percentage of Executive Staff who identify as a member of a minority population.	[Auto-calculated]
Indicate the number of Executive Staff who identify as Black.	Enter number.
Percentage of Executive Staff who identify as Black.	[Auto-calculated]
Indicate the number of Executive Staff who identify as Asian.	Enter number.
Percentage of Executive Staff who identify as Asian.	[Auto-calculated]
Indicate the number of Executive Staff who identify as Native American.	Enter number.
Percentage of Executive Staff who identify as Native American.	[Auto-calculated]
Indicate the number of Executive Staff who identify as Native Alaskan.	Enter number.
Percentage of Executive Staff who identify as Native Alaskan.	[Auto-calculated]
Indicate the number of Executive Staff who identify as Native Hawaiian.	Enter number.
Percentage of Executive Staff who identify as Native Hawaiian.	[Auto-calculated]
Indicate the number of Executive Staff who identify as Pacific Islander.	Enter number.
Percentage of Executive Staff who identify as Pacific Islander.	[Auto-calculated]
Indicate the number of Executive Staff who identify as Hispanic.	Enter number.
Percentage of Executive Staff who identify as Hispanic.	[Auto-calculated]
Indicate the number of Executive Staff who identify as Non-Hispanic White/Non-Minority.	Enter number.
Percentage of Executive Staff who identify as Non-Hispanic White/Non-Minority.	[Auto-calculated]
Indicate the number of Executive Staff who identify as female.	Enter number.
Percentage of Executive Staff who identify as female.	[Auto-calculated]

REPORT ITEM	INSTRUCTIONS
Indicate the number of Executive Staff who identify as male.	Enter number.
Percentage of Executive Staff who identify as male.	[Auto-calculated]
Indicate the number of Executive Staff who identify as non-binary.	Enter number.
Percentage of Executive Staff who identify as non-binary.	[Auto-calculated]
Indicate the race/ethnicity of the Reporting CDFI's Chief Executive Officer/Executive Director.	Select all that apply. <ul style="list-style-type: none"> - White - Black - Asian - Native American - Native Alaskan - Native Hawaiian - Pacific Islander - Hispanic
Indicate the gender of the Reporting CDFI's Chief Executive Officer/Executive Director.	Select one. <ul style="list-style-type: none"> - Female - Male - Non-Binary
Line of Business	
Primary Line of Business	<p>[Auto-calculated based on TLR data]</p> <p>The Lines of Business include:</p> <ul style="list-style-type: none"> • Business Finance • Climate-Centered Finance • Consumer • Microfinance • Home Purchase • Home Improvement • Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial • Real Estate – Construction—Housing-Multi Family • Real Estate – Construction—Housing-Single Family • Real Estate –Rehabilitation—Commercial • Real Estate—Rehabilitation—Housing-Multi Family • Real Estate—Rehabilitation—Housing-Single Family • Other

REPORT ITEM	INSTRUCTIONS
	<p>NOTE: Data field will be auto-populated based on calculating the dominant transaction purpose’s dollar amount from TLR data. Reporting entities are limited to only one primary Financing Activity for this question.</p>
Secondary Line of Business	<p>[Auto-calculated based on TLR data]</p> <p>The Lines of Business include:</p> <ul style="list-style-type: none"> • Business Finance • Climate-Centered Finance • Consumer • Microfinance • Home Purchase • Home Improvement • Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial • Real Estate – Construction—Housing-Multi Family • Real Estate – Construction—Housing-Single Family • Real Estate –Rehabilitation—Commercial • Real Estate—Rehabilitation—Housing-Multi Family • Real Estate—Rehabilitation—Housing-Single Family • Other <p>NOTE: Data field will be auto-populated based on calculating the second most dominant transaction purpose’s dollar amount from TLR data. Reporting entities are limited to only one secondary Financing Activity for this question.</p>
CU Membership (<i>Credit Unions Only</i>)	
Total CU Members	Report the total number of Credit Union Members as of the last day of the Credit Union’s fiscal year.
Total TM CU Members	Report the total number of Credit Union Members in the reporting entity’s currently Approved TM(s) as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, do not double count.
Percentage of CU Members identified as TM	<p>[Auto-calculated]</p> <p>NOTE: According to CDFI Fund Certification policies outlined in the CDFI Certification Agreement, at least 33 percent of a Credit Union’s membership must be of a Target Market component.</p>

REPORT ITEM	INSTRUCTIONS
LITP TM - Total CU Members	Report the total number of Credit Union Members classified as Low-Income Targeted Population (LITP) as of the last day of the Credit Union's fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs.
Percentage of CU Members identified as LITP TM	[Auto-calculated]
IA TM – Total CU Members	Report the total number of Credit Union Members classified as residing in Investment Area (IA) as of the last day of the Credit Union's fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs.
Percentage of CU Members identified as IA TM	[Auto-calculated]
OTP African American – Total CU Members	Report the total number of Credit Union Members classified as OTP-African American as of the last day of the Credit Union's fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs.
Percentage of CU Members identified as OTP African American	[Auto-calculated]
OTP Hispanic –Total CU Members	Report the total number of Credit Union Members classified as OTP-Hispanic as of the last day of the Credit Union's fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs.
Percentage of CU Members identified as OTP Hispanic	[Auto-calculated]
OTP Native American – Total CU Members	Report the total number of Credit Union Members classified as OTP-Native American as of the last day of the Credit Union's fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs. NOTE: OTP Native American means Native American with maintained Tribal affiliation or community attachment.
Percentage of CU Members identified as OTP Native American	[Auto-calculated]

REPORT ITEM	INSTRUCTIONS
OTP Native Alaskan – Total CU Members	<p>Report the total number of Credit Union Members classified as OTP-Native Alaskan as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs.</p> <p>NOTE: OTP-Native Alaskan means Native Alaskan residing in Alaska with maintained Tribal affiliation or community attachment.</p>
Percentage of CU Members identified as OTP Native Alaskan	[Auto-calculated]
OTP Native Hawaiian – Total CU Members	<p>Report the total number of Credit Union Members classified as OTP-Native Hawaiian as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs.</p> <p>NOTE: OTP Native Hawaiian means OTP-Native Hawaiian residing in Hawaii.</p>
Percentage of CU Members identified as OTP Native Hawaiian	[Auto-calculated]
OTP Other Pacific Islander – Total CU Members	<p>Report the total number of Credit Union Members classified as OTP-Other Pacific Islander as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs.</p> <p>NOTE: OTP Other Pacific Islander means OTP-Other Pacific Islander residing in Other Pacific Islands.</p>
Percentage of CU Members identified as OTP Other Pacific Islander	[Auto-calculated]
OTP Disabled – Total CU Members	<p>Report the total number of Credit Union Members classified as OTP-Disabled as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs.</p> <p>NOTE: OTP-Disabled means OTP-People with disabilities.</p>
Percentage of CU Members identified as OTP Disabled	[Auto-calculated]

REPORT ITEM	INSTRUCTIONS
OTP Other – Total CU Members	<p>Report the total number of Credit Union Members classified as OTP-Other as of the last day of the Credit Union’s fiscal year. If the CU is approved for more than one TM, then members may count towards multiple TMs.</p> <p>NOTE: OTP Other must be approved by the CDFI Fund prior to its use.</p>
Percentage of CU Members identified as OTP Other	[Auto-calculated]
Human Resources and Staffing	
% Financial Staff Time-Unregulated Only	<p>Estimate the percentage of Full-Time Equivalent (FTE) staff 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.</p>
Leadership turnover past Fiscal Year?	<p>Has the reporting entity seen the departure, replacement or change within its senior leadership team during the last fiscal year?</p>
Total Average FTE Staff	<p>Report the total average number of 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 average 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>

REPORT ITEM	INSTRUCTIONS
Total Average Full Time Staff Turnover?	<p>Total Average FTE Staff Turnover</p> <p>NOTE: “Average FTE turnover” is defined as the average number of FTE staff that resigned, were replaced, or were terminated in the last fiscal year. Average FTE turnover information is needed to calculate the Average Employee Turnover Ratio, which is a key component of evaluating potential management risk for a CDFI.</p>
Strategic Plan	
Strategic Plan?	<p>Does the reporting entity have a strategic plan in place to guide your future organizational and business development?</p> <p>Yes No</p> <p>NOTE: The purpose of this question is to assess managerial capacity not assess a reporting entity’s Primary Mission.</p>
Governance	
Governance Structure changed last FY?	<p>Has the reporting entity’s governance structure changed during the last fiscal year?</p> <p>Yes No</p>
Management Information Systems	
MIS Implementation Type?	<p>What kind of Management Information System does the reporting entity have in place?</p> <ul style="list-style-type: none"> • An Enterprise-wide Information Management System • A spreadsheet based accounting and loan processing system • A paper based system • Other • None <p>NOTE: The purpose of this question is to determine how modernized a reporting entity’s information management system(s) is.</p>
If Other, explain MIS.	<p>If the response to the reporting entity’s kind of Management Information System is “Other,” please describe.</p>
IT infrastructure support Acct sys?	<p>Does the reporting entity’s information technology infrastructure support an accounting system?</p>

REPORT ITEM	INSTRUCTIONS
Legal	
Party to adverse legal action last FY?	<p>Has the reporting entity been party to any adverse legal actions during the last fiscal year?</p> <p>NOTE: A proceeding, including any enforcement action, instituted against the reporting entity, 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 reporting entity.</p>
Organizational Structure	
Audit findings in the last FY?	Did the reporting entity have any audit findings for its last complete fiscal year?
Credit and Portfolio Management	
Delinquent loan management policy?	Does the reporting entity have a delinquent loan management policy?
Missed or overdue payment to creditors?	In the last completed fiscal year, has the reporting entity had one or more missed or overdue payments to its creditors?
Legal Entity	
Legal Entity attestation	<p>Indicate whether the reporting entity's Legal entity status has changed?</p> <p>A "Yes" response means the Legal Entity status is the same as when the reporting entity's CDFI Certification was last affirmed by the CDFI Fund.</p> <p>A "No" response means the Legal Entity status has changed.</p> <p>NOTE: A "No" response requires the reporting entity to describe the Legal Entity status change(s) and provide information to demonstrate that it can be accepted as meeting the CDFI Certification Legal Entity requirements.</p> <p>NOTE: A "Yes" response indicates that the reporting entity is a Legal Entity that is duly organized and validly exist under the laws of the State or jurisdiction in which it is incorporated or established.</p> <p>NOTE: If any aspect of the reporting entity's legal status, such as name or incorporation information, has changed since its CDFI Certification was last affirmed by the CDFI Fund, the reporting entity must select "No".</p>

<p>If No, explain Legal Entity attestation</p>	<p>If the Legal Entity status has changed since the reporting entity’s CDFI Certification was last affirmed by the CDFI Fund, please describe the change and attach any related, modified Legal Entity documents to the ACR.</p> <p>NOTE: Legal Entity documentation includes Articles of Incorporation, Articles of Organization, Certificate of Incorporation, Organization Certificate, Certificate of Formation, Certificate of Existence or other Legal Entity documentation. A reporting entity may also include a letter from a government agency that is signed and dated by the appropriate official stipulating when the reporting entity’s legal documents were filed and signed, or a stamped document from the government agency containing the date the documents were filed and initialed by the appropriate government official.</p>
<p>Regulator attestation</p>	<p>Indicate whether the reporting entity continues to be regulated by the same entity as when the reporting entity’s CDFI Certification was last affirmed by the CDFI Fund.</p> <p>A “Yes” response means the reporting entity continues to be regulated by the same entity.</p> <p>A “No” response means the reporting entity’s regulator has changed.</p> <p>NOTE: A “No” response requires the reporting entity to update the regulator information on the AMIS Organization Profile Page: Regulated Institution Section.</p> <p>NOTE: Only applicable to Depository Institution Holding Companies, Insured Depository Institutions, and Insured Credit Unions.</p>

REPORT ITEM	INSTRUCTIONS
Deposit Insurance attestation	<p>Indicate whether the reporting entity continues to maintain deposit insurance with the same identified provider since the reporting entity’s CDFI Certification was last affirmed by the CDFI Fund</p> <p>A “Yes” response means the reporting entity continues to maintain deposit insurance with the same provider.</p> <p>A “No” response means the reporting entity’s deposit insurance provider has changed.</p> <p>NOTE: A “No” response requires the reporting entity to update the deposit insurance provider information on the AMIS Organization Profile Page.</p> <p>NOTE: Only applicable to Depository Institution Holding Companies, Insured Depository Institutions, and Insured Credit Unions.</p>
Primary Mission	
Primary Mission attestation	<p>Indicate whether the reporting entity’s Primary Mission, as evidenced in a governing leadership-approved organizational document, remains the same since its CDFI Certification was last affirmed 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.</p> <p>NOTE: A “No” response requires the reporting entity to describe the change and provide information to demonstrate that the reporting entity can be accepted as meeting the CDFI Certification Primary Mission requirements.</p> <p>NOTE: If the language in a governing leadership-approved organizational document indicates the reporting entity’s Primary Mission has changed in any way since its CDFI Certification was last affirmed by the CDFI Fund, the reporting entity must select “No”.</p> <p>NOTE: Reporting entity’s response to this attestation is based on the collective review of all relevant Affiliates, including any new Affiliates added in the reporting year.</p>

REPORT ITEM	INSTRUCTIONS
If No, Provide Updated Primary Mission	If the reporting entity's Primary Mission, as evidenced in a governing leadership-approved organizational document, has changed since its CDFI Certification was last affirmed by the CDFI Fund, provide an explanation of the change(s) and attach the related governing leadership-approved organizational document to the ACR.
Community Development Strategy Attestation	<p>Indicate whether the reporting entity continues to maintain the same community development strategy as when its CDFI Certification was last affirmed by the CDFI Fund.</p> <p>A "Yes" response means the reporting entity has maintained the community development strategy.</p> <p>A "No" response means the reporting entity has changed its community development strategy.</p> <p>NOTE: Reporting entities must consider all relevant Affiliates and Subsidiaries subject to this requirement.</p>
If No, Provide Updated Community Development Strategy	If the reporting entity's Community Development Strategy, as evidenced in a governing leadership-approved organizational document, has changed since its CDFI Certification was last affirmed by the CDFI Fund, provide an explanation of the change(s) and attach the related governing leadership-approved organizational document to the ACR.
What are the reporting entity's community development objective(s) that address the social and/or economic conditions of underserved people and/or residents of economically distressed communities?	<p>Select all that apply:</p> <ul style="list-style-type: none"> - Promote housing opportunity - Promote financial access (e.g. access to capital in persistent poverty communities) - Promote economic development - Promote the development of community facilities - Promote infrastructure development - Promote the availability of community services (such as child care, education, healthcare, social services, workforce development, etc.) - Promote community revitalization - Promote the availability of consumer products/services - Promote the closure of the racial wealth gap - Promote the creation of quality jobs - Promote business development - Promote increased energy, water, and/or location efficiency

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> - Promote financial inclusion and access to affordable Financial Services, particularly for the un- and under-banked and/or in banking deserts (depository institutions only) - Other
If Other, describe the objective	If "Other", please describe the objective and explain why it can be considered a community development objective and attach any relevant documentation for review.
For each community development objective selected above, identify the type of goal(s) supported by the Financial Product(s) in which the reporting entity engages.	<p>[A list of the reporting entity's community development objectives will be auto-populated based on information entered in the question above.]</p> <p>Select all that apply:</p> <ul style="list-style-type: none"> - Business development - Asset/wealth building - Homeless/transitional housing/services - Senior housing/services - Community facilities development/improvements - Special needs housing/services - Accessibility modifications - Affordable housing - Job creation/retention - Charter school development - Community healthcare centers development - Commercial real estate development - Climate resilience - Reduced poverty and/or inequality - Credit building - Financial stability - Other
If Other, describe the type of goal(s).	If "Other," please explain and attach any relevant documentation for review.
Responsible Financing Practices (Questions in this subsection will be asked of reporting entities that offer loan products (including credit cards or purchased loans) only.	
RFP1	As of the last day of the most recently ended fiscal year, do the reporting entity's underwriting standards for each of its consumer, mortgage, and/or small business loan products include measures to ensure the borrower has an ability to repay the loan according to the terms of the loan, meet any

REPORT ITEM	INSTRUCTIONS
	<p>of the borrower’s other major financial obligations, and still pay basic expenses, without having to reborrow or refinance?</p> <p>Yes No N/A</p> <p>NOTE: Responding “N/A” means that the reporting entity does not offer consumer, mortgage, or small business loan products.</p>
If No, please explain.	<p>If response to RFP1 is “No,” please explain why.</p> <p>NOTE: A reporting entity that does not consider a borrower’s ability to repay a loan may be determined ineligible for CDFI Certification renewal.</p>
RFP2	<p>As of the last day of the most recently ended fiscal year, did the reporting entity originate, purchase interests in, offer, market, or service any consumer loan products (including credit cards and purchased loans) that allow for an annual percentage rate in excess of 36% when that rate is calculated using the Military Annual Percentage Rate (MAPR) standard⁶?</p> <p>Yes No N/A</p> <p>NOTE: Responding “N/A” means that the reporting entity does not offer consumer loan products.</p> <p>NOTE: If answered as “Yes,” the reporting entity will be required to respond to additional financing-practices questions about the consumer loan products that allow for an annual percentage rate in excess of 36% when that rate is calculated using the MAPR standard.</p>

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

REPORT ITEM	INSTRUCTIONS
<p>Only for reporting entities that originate, purchase interests in, offer, market, or service any consumer loan products (including credit cards or purchased loans) that allow for an annual percentage rate in excess of 36% when that rate is calculated using the MAPR standard.</p>	
RFP3	<p>What is the current highest allowable MAPR charged on any of the reporting entity's consumer loans (including credit cards and purchased loans)?</p> <p>NOTE: For each consumer loan product with an allowable MAPR above 36%, enter loan product name and highest allowable MAPR.</p>
<p>Questions in this subsection - For any consumer loan product with a MAPR in excess of 36%, as of the last day of the reporting entity's most recently ended fiscal year:</p>	
RFP4	<p>Did any of the loan products in question have a default rate over five percent?⁷</p> <p>Yes No</p> <p>NOTE: If Yes, the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP5	<p>Do any of the loans in question include a leveraged payment mechanism?⁸</p> <p>Yes No</p> <p>NOTE: If Yes, the reporting entity is not eligible for CDFI Certification renewal.</p>

⁷ Calculate on a per borrower basis for single payment loans.

⁸ The CDFI Fund will rely on the Consumer Financial Protection Bureau's definition of a leveraged payment mechanism: "a loan has a leveraged payment mechanism if the lender or a service provider has the right to initiate a transfer of money, through any means, from a consumer's account to satisfy an obligation on a loan...." See CFPB final rule and interpretations, Payday, Vehicle Title, and Certain High-Cost Installment Loans, [12 CFR § 1041.3\(c\)](#).

REPORT ITEM	INSTRUCTIONS
RFP6	<p>If the product in question includes loans of \$1,000 or less, have the repayment timeframes been limited to no more than 12 months?</p> <p>Yes No N/A</p> <p>NOTE: If No, the reporting entity is not eligible for CDFI Certification renewal.</p> <p>NOTE: Responding “N/A” means that the reporting entity does not offer loans of \$1,000 or less.</p>
RFP7	<p>For a period of 12 full months after the issuance of such a loan, does the reporting entity waive any upfront fees for any refinance or new loan issued to the same borrower?</p> <p>Yes No</p> <p>NOTE: If No, the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP8	<p>Are all fees spread evenly over the life of the loan and pro rata refundable in the event of early repayment (including through a refinance) for each of the reporting entity’s installment loan products in question?</p> <p>Yes No</p> <p>NOTE: If No, the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP9	<p>Are all loan payments substantially equal and do they amortize smoothly to a zero balance by the end of the loan term for each of the reporting entity’s installment loan products in question?</p> <p>Yes No</p> <p>NOTE: If No, the reporting entity is not eligible for CDFI Certification renewal.</p>

REPORT ITEM	INSTRUCTIONS
RFP10	<p>As of the last day of the most recently ended fiscal year, does the reporting entity originate, purchase interests in, offer, market, or service small business loan products (including credit cards and purchased loans) that allow for an annual percentage rate in excess of 36%?</p> <p>Yes No N/A</p> <p>NOTE: Responding “N/A” means that the reporting entity does not offer small business loan products).</p> <p>NOTE: If the answer is “Yes”, the reporting entity will be required to respond to additional financing-practices questions about the small business loan products that allow for an annual percentage rate in excess of 36%.</p>
<p>This subsection is only for reporting entities that originate, purchase interests in, offer, market, or service any small business loan products (including credit cards or purchased loans) that allow for an annual percentage rate in excess of 36%.</p>	
RFP11	<p>What is the current highest allowable APR charged on any of the reporting entity’s small business loans (including credit cards and purchased loans)?</p> <p>NOTE: For each small business loan product with an allowable APR above 36%, enter loan product name and highest allowable APR.</p>

REPORT ITEM	INSTRUCTIONS
<p>Questions in this subsection - For any small business loan product with an APR in excess of 36%, as of the last day of the reporting entity's most recently ended fiscal year.</p>	
RFP12	<p>Did any of the loan products in question have a default rate over five percent?⁹</p> <p>Yes No</p> <p>NOTE: If Yes, the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP13	<p>Do any of the loans in question include a leveraged payment mechanism?¹⁰</p> <p>Yes No</p> <p>NOTE: If Yes, the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP14	<p>Are all fees spread evenly over the life of the loan and pro rata refundable in the event of early repayment (including through a refinance) for each of the reporting entity's installment loan products in question?</p> <p>Yes No</p> <p>NOTE: If No, the reporting entity is not eligible for CDFI Certification renewal.</p>

⁹ Calculate on a per borrower basis for single payment loans.

¹⁰ The CDFI Fund will rely on the Consumer Financial Protection Bureau's definition of a leveraged payment mechanism: "a loan has a leveraged payment mechanism if the lender or a service provider has the right to initiate a transfer of money, through any means, from a consumer's account to satisfy an obligation on a loan...." See CFPB final rule and interpretations, Payday, Vehicle Title, and Certain High-Cost Installment Loans, [12 CFR § 1041.3\(c\)](#).

REPORT ITEM	INSTRUCTIONS
RFP15	<p>Are all installment loan payments substantially equal and do they amortize smoothly to a zero balance by the end of the loan term for each of the reporting entity's installment loan products in question?</p> <p>Yes No</p> <p>NOTE: If No, the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP16	<p>If the reporting entity is a non-depository institution, as of the last day of the reporting entity's most recently ended fiscal year, does the reporting entity originate, purchase interests in, offer, market, or service loans that exceed the interest limits that apply to non-depository institutions in the state where the borrower resides?</p> <p>Yes No N/A</p> <p>NOTE: Responding "N/A" means that the reporting entity is a depository institution.</p> <p>NOTE: If Yes, the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP17	<p>As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's mortgage loan products, does the reporting entity:</p> <p>Offer loans that include negative amortization, interest-only payments, or balloon payments?</p> <p>Yes No N/A</p> <p>NOTE: Responding "N/A" means that the reporting entity does not offer mortgage loan products.</p> <p>NOTE: If answer is "Yes", the reporting entity is not eligible for CDFI Certification renewal.</p>

REPORT ITEM	INSTRUCTIONS
RFP18	<p>As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's mortgage loan products, does the reporting entity:</p> <p>Underwrite adjustable rate mortgages at less than the maximum rate in the first five years?</p> <p>Yes No N/A</p> <p>NOTE: Responding "N/A" means that the reporting entity does not offer mortgage loan products.</p> <p>NOTE: If answer is "Yes," the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP19	<p>As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's mortgage loan products, does the reporting entity:</p> <p>Offer loans with an original maximum term longer than 30 years?</p> <p>Yes No N/A</p> <p>NOTE: Responding "N/A" means that the reporting entity does not offer mortgage loan products.</p> <p>NOTE: If answer is "Yes," the reporting entity is not eligible for CDFI Certification renewal</p>
RFP20	<p>As of the last day of the reporting entity's most recently ended fiscal year, for each of the reporting entity's mortgage loan products, does the reporting entity:</p> <p>Verify the income of the borrower?</p> <p>Yes No N/A</p>

REPORT ITEM	INSTRUCTIONS
	<p>NOTE: Responding “N/A” means that the reporting entity does not offer mortgage loan products.</p> <p>NOTE: If answer is “No,” the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP21	<p>As of the last day of the reporting entity’s most recently ended fiscal year, for each of the reporting entity’s mortgage loan products, does the reporting entity:</p> <p>Charge upfront points and fees in excess of the Qualified Mortgage limits¹¹?</p> <p>Yes No N/A</p> <p>NOTE: Responding “N/A” means that the reporting entity does not offer mortgage loan products.</p> <p>NOTE: If answer is “Yes,” the reporting entity is not eligible for CDFI Certification renewal</p>
RFP22	<p>As of the last day of the reporting entity’s most recently ended fiscal year, for each of the reporting entity’s small business loan products, does the reporting entity disclose in writing:</p> <p>The periodic payment due?</p> <p>Yes No N/A</p> <p>NOTE: Responding “N/A” means that the reporting entity does not offer small business loan products).</p> <p>NOTE: If the answer is “No,” the reporting entity is not eligible for CDFI Certification renewal.</p>

¹¹ The Qualified Mortgage rule places the following limits on upfront points and fees:

- For a loan of \$100,000 or more: 3% of the total loan amount or less.
- For a loan of \$60,000 to \$100,000: \$3,000 or less.
- For a loan of \$20,000 to \$60,000: 5% of the total loan amount or less.
- For a loan of \$12,500 to \$20,000: \$1,000 or less.
- For a loan of \$12,500 or less: 8% of the total loan amount or less.

REPORT ITEM	INSTRUCTIONS
RFP23	<p>As of the last day of the reporting entity’s most recently ended fiscal year, for each of the reporting entity’s small business loan products, does the reporting entity disclose in writing:</p> <p>The total amount to be repaid over the life of the loan?</p> <p>Yes No N/A</p> <p>NOTE: Responding “N/A” means that the reporting entity does not offer small business loan products).</p> <p>NOTE: If the answer is “No,” the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP24	<p>As of the last day of the reporting entity’s most recently ended fiscal year, for each of the reporting entity’s small business loan products, does the reporting entity disclose in writing:</p> <p>The total finance charges over the life of the loan?</p> <p>Yes No N/A</p> <p>NOTE: Responding “N/A” means that the reporting entity does not offer small business loan products).</p> <p>NOTE: If the answer is “No,” the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP25	<p>As of the last day of the reporting entity’s most recently ended fiscal year, for each of the reporting entity’s small business loan products, does the reporting entity disclose in writing:</p> <p>The annual percentage rate (APR) of the loan?</p> <p>Yes No N/A</p>

REPORT ITEM	INSTRUCTIONS
	<p>NOTE: Responding “N/A” means that the reporting entity does not offer small business loan products).</p> <p>NOTE: If the answer is “No,” the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP26	<p>Select the tools the reporting entity has used to assist struggling borrowers. (Select all that apply)</p> <ul style="list-style-type: none"> - Fees or interest waivers - Interest rate reductions - Loan term extensions - Principal forgiveness - Other - None
If Other, please describe.	If “Other,” please explain and attach any relevant documentation for review.
RFP27	<p>Does the reporting entity sell its charged off debt to debt buyers?</p> <p>Yes No</p> <p>NOTE: If the answer is “Yes,” the reporting entity is not eligible for CDFI Certification renewal.</p>
RFP28	<p>Does the reporting entity report some or all consumer Financial Product transactions to a major credit bureau?</p> <p>Yes No N/A</p> <p>NOTE: Responding “N/A” means that the reporting entity does not offer consumer loan products.</p>
RFP29	<p>If the reporting entity is an FDIC-Insured Depository Institution or state-chartered commercial or savings Bank, does the reporting entity have a current Community Reinvestment Act rating of Satisfactory or higher?</p> <p>Yes No N/A</p>

REPORT ITEM	INSTRUCTIONS
	<p>NOTE: If answer is “No,” the reporting entity is not eligible for CDFI Certification renewal.</p> <p>NOTE: Responding “N/A” means the reporting entity is not an FDIC-Insured Depository Institution.</p>
<p>Questions in this subsection will be asked only of reporting entities that offer Equity Investment Financial Products</p>	
<p>RFP30</p>	<p>Has the reporting entity had a policy or practice in place for its Equity Investment Financial Products, as of the last day of the reporting entity’s most recently ended fiscal year, that prevents the reporting entity from gaining Control over an investee, except in the event the reporting entity must save a business through ownership as a last resort for a limited period of time?</p> <p>Yes No N/A</p> <p>NOTE: If the answer is “No,” the reporting entity is not eligible for CDFI Certification renewal.</p> <p>NOTE: Responding “N/A” means the reporting entity does not offer Equity Investment Financial Products.</p>
<p>RFP31</p>	<p>As of the last day of the reporting entity’s most recently ended fiscal year, did the reporting entity leverage, for its own benefit, the assets of any of its active investees?</p> <p>Yes No N/A</p> <p>NOTE: If answer is “Yes,” the reporting entity is not eligible for CDFI Certification renewal.</p> <p>NOTE: Responding “N/A” means the reporting entity does not offer Equity Investment Financial Products.</p>

REPORT ITEM	INSTRUCTIONS
RESPONSIBLE FINANCING PRACTICES – FINANCIAL SERVICES (Questions in this subsection will be asked of depository institution reporting entities only)	
RFP32	<p>Select each of the listed features associated with a <i>single</i> checking or share account (including checkless checking) offered by the reporting entity. (Select all that apply)</p> <ul style="list-style-type: none"> - Free access to debit card network for point of sale and bill payment. - Minimum opening deposit of \$25 or less. - Monthly maintenance fee of \$5 or less if not waivable, <i>or</i> \$10 or less if waivable.¹² - No overdraft or nonsufficient funds fees.¹³ - No account activation, closure, dormancy, inactivity, or low balance fees. - Free and unrestricted branch access <i>or</i> (for Applicants without branches) access to free ATM network and free remote deposits. - Free and unrestricted telephone banking (including live support). - Free and unrestricted in-network ATM access. - Out-of-network ATM fee of \$2.50 or less; <i>or up to</i> \$3.0 if free access to a partner ATM network also provided. - Free deposit capability for cash and checks in-branch and at ATM (when available), and direct deposit. - Free bill pay if available, <i>or</i> at least four free money orders and/or cashier checks per month. - Free check cashing for checks issued by the Applicant. - Free online banking, mobile banking, and banking alerts (if offered). - Free electronic monthly statements; <i>or</i> \$2 or less for mailed paper statements (if offered).

¹² For monthly maintenance fee to be considered waivable, Applicant should offer at least two options to waive the fee entirely with a single transaction (e.g. direct deposit with no minimum deposit, online bill pay, or debit card purchase).

¹³ An overdraft fee is a fee or charge on a consumer's account held by the institution for paying a transaction (including a check or other item) when the consumer has insufficient or unavailable funds in the account. A nonsufficient funds fee is a fee or charge on a consumer's account held by the institution for a transaction (including a check or other item) returned unpaid when the consumer has insufficient or unavailable funds in the account.

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> - Account screening – only deny new customers for past incidences of actual fraud. - Alternative IDs (e.g., municipal, consular, etc.) accepted. - Free linked savings accounts and account transfers. - Money orders priced at the U.S. Postal Service rate or less. - Competitively priced remittances (international wire). - Credit building product offerings such as secured credit card or secured personal loan available.
RFP33	<p>Identify the checking or share account that includes each of the selected features.</p> <p>Name account.</p>
RFP34	<p>For any of the reporting entity’s depository accounts, is the account holder subject to any potential overdraft fees?</p> <p>Yes No</p>
<p>Subsection for any reporting entities whose depository accounts have potential overdraft fees</p>	
RFP35	<p>Specify the highest dollar amount charged for such a fee.</p> <p>Enter number.</p>
RFP36	<p>Specify any <i>daily</i> limits on the number and frequency of such fees that can be charged to an account holder.</p> <p>Enter number.</p>
RFP37	<p>Specify any <i>annual</i> limits on the number and frequency of such fees that can be charged to an account holder.</p> <p>Enter number.</p>

REPORT ITEM	INSTRUCTIONS
RFP38	<p>Select each of the listed features included in the reporting entity's overdraft program. (Select all that apply)</p> <ul style="list-style-type: none"> - No overdraft fees on debit card purchases. - No overdraft fees on ATM withdrawals. - No extended/sustained overdraft fees. - Grace period provided before charging an overdraft fee. - Negative balances allowed without triggering an overdraft fee. - Balance-related alerts offered. - Access to real-time balance information. - Consumer's checking account linked to another account for overdraft protection. - Overdraft fees collected from a consumer's next deposit only after other items have been posted or cleared. - No additional fees charged when an item is re-presented.
RFP39	<p>For any of the reporting entity's depository accounts, is the account holder subject to any potential nonsufficient funds (NSF) fees?</p> <p>Yes No</p>
<p>Subsection for any reporting entities whose depository accounts have potential nonsufficient funds fees</p>	
RFP40	<p>Specify the highest dollar amount charged for such a fee.</p> <p>Enter number.</p>
RFP41	<p>Specify any <i>daily</i> limits on the number and frequency of such fees that can be charged to an account holder.</p> <p>Enter number.</p>
RFP42	<p>Specify any <i>annual</i> limits on the number and frequency of such fees that can be charged to an account holder.</p> <p>Enter number.</p>

REPORT ITEM	INSTRUCTIONS
RFP43	<p>Select each of the listed features included in the reporting entity's NSF policies. (Select all that apply)</p> <ul style="list-style-type: none"> - Balance-related alerts offered. - Access to real-time balance information provided. - NSF fees collected from a consumer's next deposit only after other items have been posted or cleared. - No additional fees charged when an item is re-presented.
<p>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.</p>	
Financing Entity attestation	<p>Indicate whether the predominant business activity for the reporting entity continues to be 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.</p> <p>NOTE: A "No" response requires the reporting entity to describe how the reporting entity's status as an entity for which the predominant business activity is the provision of Financial Products in Arms-Length Transactions, has changed, and provide information demonstrating it meets the CDFI Certification Financing Entity predominance requirements.</p>
If No, explain Fin. Entity attestation	<p>If response to Financing Entity attestation is "No," please explain. If the change is related to the level of assets dedicated to the provision of Arms-Length Transactions, of Financial Products, please attach current financial statements (including a current balance sheet; audited statements are not required) to the ACR.</p>

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

REPORT ITEM	INSTRUCTIONS
If No, explain fin. staff predominance	If response to staff predominance in Financial Products is “No,” please explain. Attach any related supporting documentation to the ACR.
Development Services	
Development Services attestation	<p>Indicate whether the reporting entity maintains the same set of Development Services since its CDFI Certification was last affirmed by the CDFI Fund. The list of approved Development Services include:</p> <ul style="list-style-type: none"> - Financial Education/Financial Literacy - Credit Building - Financial Management - Small Business Development - Homeownership Counseling/Foreclosure Prevention - Nonprofit Capacity Building - Affordable Housing /Commercial Real Estate Development - Basic Banking Skills - Introduction to retirement savings - Financial Management/Budgeting - Banking for businesses - Other <p>A “Yes” response means the Development Services remain the same.</p> <p>A “No” response means that there have been changes to Development Services.</p> <p>NOTE: A “No” response requires the reporting entity to describe the change(s) and to provide information demonstrating that the reporting entity meets the CDFI Certification Development Services requirements.</p>
If No, explain Development Services	If response is “No” to Development Services attestation, please explain. Attach any related documentation to the ACR.

REPORT ITEM	INSTRUCTIONS
Target Market	
Meet TM Activity	<p>For the most recently ended fiscal year, did the reporting entity meet the required TM activity thresholds for dollar amount and product count based on the TLR submission?</p> <p>Yes No</p> <p>NOTE: Reporting entity's answer should be based on the submitted and certified TLR results.</p>
FS Data Needed for TM	<p>Is the reporting entity relying on the Financial Services option to meet the required TM activity thresholds?</p> <p>Yes No N/A</p> <p>A "Yes" response means that the reporting entity is a Depository Institution that has directed less than 60%, but at least 50% of the <i>dollar volume</i> of its Financial Products, <i>and</i> at least 60% of the total <i>number</i> of its Financial Products to one or more eligible Target Market(s) and is meeting the Target Market test by demonstrating that at least 60% of its total unique depository account holders are members of one or more eligible Target Market(s).</p> <p>A "No" response means that the reporting entity is a Depository Institution that directed at least 60% of dollar volume of its Financial Products and at least 60% of total number of its Financial Products to one or more eligible Target Market(s).</p> <p>A "N/A" response means that the reporting entity is not a Depository Institution.</p> <p>NOTE: This question is only applicable to Depository Institutions.</p>
TM Time Period Begin Date	<p>What fiscal year is the reporting entity using as the start date for its TM activity?</p> <p>Enter the month, day, and year for the beginning of the time period for which the reporting entity is submitting financial activity to meet the required percentage of TM transactions and/or unique account holders.</p> <p>NOTE: Reporting entities with at least two years of Certification must enter TM Time Period Begin Date as of 24 months prior to the begin date of their most recently completed FY (to capture 36 months), and those with less</p>

REPORT ITEM	INSTRUCTIONS
	<p>than two years of Certification must enter a TM Time Period Begin Date 12 months prior to the begin date of their most recently completed FY.</p> <p>NOTE: There are validations in place to ensure the beginning and end dates may add up to a 36 month time period. Any date combination resulting in a longer time period will result in an error message.</p>
<p>TM Time Period End Date</p>	<p>What fiscal year is the reporting entity using as the end date for its TM activity?</p> <p>Enter the month, day, and year for the last day of the time period for which the reporting entity is submitting financial activity to meet the required percentage of TM transactions and/or unique account holders.</p> <p>NOTE: All reporting entities must enter TM Time Period End Date as the end date of their most recently completed FY regardless of their number of years of Certification.</p> <p>NOTE: There are validations in place to ensure the beginning and end dates may add up to a 36 month time period. Any date combination resulting in a longer time period will result in an error message.</p>
<p>Target Market Activity Attestation</p>	<p>Required percentage of the reporting entity’s transactions are delivered directly to currently approved Target Markets, in accordance with the CDFI Fund’s policies and guidance.</p> <p>Auto-populated by AMIS based on TLR results with display showing Yes/No answer and the calculated percentage for number and dollar amount</p> <ul style="list-style-type: none"> • Yes, the required percentage of transactions (# & \$) based on the reported time period were to clients in the approved TMs • No, the required percentage of transactions (# & \$) based on the reported time period were not to clients in the approved TMs <p>NOTE: Reporting entities who need to rely on the three-year period to meet their required TM benchmarks will be required to provide an explanation for why they failed to meet the Target Market benchmark over its most recently completed fiscal year.</p>

REPORT ITEM	INSTRUCTIONS
	<p>NOTE: Only Transactions originated and included on the reporting entity's Balance Sheet, during the timeframe under review, may be counted towards the 60% of Transactions in their Target Market. Reporting entities should also include in the Target Market(s) percentage any originated transactions that may have been sold during the fiscal year so they no longer appear on the balance sheet.</p> <p>NOTE: Forgivable loans can be included in the Target Market assessment ONLY if they require at least one payment within 12 months of the loan closing date or were otherwise pre-approved as a Financial Product by the CDFI Fund.</p> <p>NOTE: The reporting entity must analyze the financing activity using the Fund provided American Community Survey (ACS) data files or the Fund's CDFI Information Mapping System (CIMS) to confirm activities were made within the approved Target Market geography.</p> <p>NOTE: Other TM benchmarks:</p> <p>(1) <u>Financial Services Option:</u> A Depository Institution that has directed less than 60% but at least 50% of the <i>dollar volume</i> of its Financial Products, <i>and</i> at least 60% of the total <i>number</i> of its Financial Products to one or more eligible Target Market(s), also has the option of meeting the Target Market test by demonstrating that at least 60% of its total unique depository account holders are members of one or more eligible Target Market(s).</p> <p>(2) <u>Customized Investment Areas:</u> Although financing activity can occur and be counted in individual non-qualifying census tracts within a customized Investment Area, the reporting entity must direct at least 85% of its customized Investment Area financing activity within the individually qualified census tracts of that customized Investment Area for activity in the non-qualifying tracts to count toward the 60% Target Market benchmark. Likewise, reporting entity must direct at least 85% of eligible financing activity that occurs within non-Metro counties or parishes that qualify as an Investment Area wholly within the individually qualified census tracts of a non-Metro county.</p> <p>NOTE: A reporting entity that fails to meet the Target Market benchmark over its most recently completed fiscal year may maintain its Certification by demonstrating that it met the</p>

REPORT ITEM	INSTRUCTIONS
	<p>benchmark over a three-year period through the last day of its most recently completed fiscal year.</p> <p>NOTE: Depending on the situation, the reported time period may be one to three years.</p> <p>NOTE: No additional cure periods will be granted for a reporting entity that fails to meet the Target Market requirement based either on its most recently completed FY or a three-year period.</p>
<p>Explain Annual TM Activity Benchmark Failure (Only applicable to reporting entities who pass the TM Activity Attestation based on the 3 year time period of TM activity)</p>	<p>If the reporting entity relied on the three-year period to meet their required TM benchmarks, please explain why the reporting entity’s Target Market activity level for its most recently completed fiscal year has fallen below the required percentage threshold and discuss its inability to continue to meet the Target Market requirements.</p> <p>The explanation is required to include the following elements:</p> <ul style="list-style-type: none"> • The total number (#) of Financial Product originations in the reporting fiscal year(s); • The total dollar amount (\$) of Financial Product originations in the reporting fiscal year(s); The total number (#) of Financial Product originations in the reporting fiscal year(s) that were directed to the approved Target Market; • The total dollar amount (\$) of Financial Product originations in the reporting fiscal year(s) that were directed to the approved Target Market; • Percentage (%) of the number and dollar volume of Financial Product originations in the reporting fiscal year(s) that were directed to the approved Target Market. <p>NOTE: A Target Market Modification may be necessary to maintain adherence to the Target Market criterion.</p> <p>NOTE: Be sure to respond based on the selected time frame for reporting TM activity.</p>
<p>Approved Target Markets</p>	<p>Click on the link to view the CDFI’s specific list of Approved Target Markets in AMIS.</p> <p>If the approved CDFI Certification Target Market component(s) identified does not match the current approved Target Market per the reporting entity’s most</p>

REPORT ITEM	INSTRUCTIONS
	<p>recent CDFI Certification Agreement letter, submit a Service Request in AMIS to notify the CDFI Fund about the discrepancy and provide a copy of the most recent CDFI Certification Agreement letter. CDFI Fund staff will confirm the approved Target Market and make any necessary corrections.</p> <p>DO NOT edit the Target Market information yourself.</p> <p>NOTE: This question is based on Attachment A in the CDFI Certification Agreement.</p>
Target Market changes	<p>Indicate whether the Target Market(s) served by the reporting entity remains the same as those identified when the reporting entity had its CDFI Certification last affirmed by the CDFI Fund. Access the reporting entity's most recent CDFI Certification Agreement letter to review the approved CDFI Certification Target Market and CIMS to review the related Target Market map(s).</p> <p>A "Yes" response means the approved CDFI Certification Target Market described in the most recent CDFI Certification Agreement letter, and represented by the Target Market map(s) in CIMS, does not need to be modified.</p> <p>A "No" response means the approved CDFI Certification Target Market described in the most recent CDFI Certification Agreement letter, and represented by the related Target Market map(s) in CIMS, needs to be modified.</p> <p>NOTE: A "No" response requires the reporting entity to describe the reason the modification is needed and the reporting entity's ability to continue to meet the Target Market requirements.</p> <p>NOTE: If there has been a change to the Target Market(s) served by the reporting entity that necessitates a modification to its approved CDFI Certification Target Market, answer "No" to this question. Approval for a change to the approved CDFI Certification Target Market requires a Target Market Modification. The reporting entity must complete a Target Market Modification Application in AMIS and submit it simultaneously with the ACR. No changes to the CDFI Certification Target Market</p>

REPORT ITEM	INSTRUCTIONS
	are effective until approved by the CDFI Fund.
If No, describe Target Market changes	If the response to the Target Market changes attestation is “No,” please explain the reason a Target Market Modification is needed and the reporting entity’s ability to continue to meet the Target Market requirements. Attach any related documentation to the ACR.
Dataset Used	<p>Select the CIMS dataset used to verify Target Market activity.</p> <ul style="list-style-type: none"> • 2016—2020 Investment Area eligible tracts <p>NOTE: As of April 3, 2023, reporting entities must use the 2016-2020 dataset to validate activity to Target Markets.</p> <p>NOTE: Be sure to create the reporting entity’s Customized Investment Area (IA) maps with the 2016-2020 data set. The new creation of a Customized IA or any changes to a Customized IA requires the submission of a Target Market Modification.</p> <p>NOTE: If the reporting entity is a FA award recipient relying on the three year period to meet the required TM activity thresholds, then the reporting entity does not need to resubmit existing TLR records using the 2016-2020 dataset.</p>
TM Assessment Methodologies	<p>What Target Market Assessment methodology(ies) did the reporting entity use to determine whether Financial Product transactions and/or depository accounts have been directed to an eligible Target Market? (Select all that apply.)</p> <ul style="list-style-type: none"> - OTP-AA.1: Self Report - OTP-AA.2: Visual & ID - OTP-Hisp.1: Self Report - OTP-Hisp.2: Visual & ID - OTP-Hisp.3: Surname - OTP-Native American.1: Tribal Document - OTP-Native Alaskan.1: Tribal Document - OTP-Native Hawaiian.1: Registry Card - OTP-Pacific Islander.1: Self Report - OTP-Pacific Islander.2: Visual & ID - OTP-PWD.1: Self Report - OTP-PWD.2: Visual & ID - OTP-PWD.3: Technology/Accessibility - OTP-Certified CDFI.1: Certified CDFI - LITP.1: Full Family Income Data

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> - LITP.2: Programmatic Proxy - IA.1: Residence - IA.2: Project/Service - Separately approved assessment methodology
TM Assessment Method Changes	<p>Is the selected Target Market assessment methodology(ies) the same one(s) that the reporting entity identified when it its CDFI Certification was affirmed by the CDFI Fund?</p> <p>Yes No</p> <p>NOTE: A “No” response requires the reporting entity to explain why there was a change and provide documentation to indicate that the change was approved by the CDFI Fund.</p>
If TM AM Change No, explain.	If the response to Target Market assessment methodology changes is “No”, please explain. Attach any related documentation to the ACR.
Accountability	
Accountability attestation	<p>Indicate whether the reporting entity continues to maintain Accountability to its approved CDFI Certification Target Market(s) since its CDFI Certification was affirmed by the CDFI Fund.</p> <p>A “Yes” response means Accountability to the approved Target Market(s) continues to be met.</p> <p>A “No” response means Accountability to the approved Target Market(s) is not being met.</p> <p>NOTE: A “No” response requires the reporting entity to explain why the reporting entity is not meeting the Accountability requirements and to provide information to demonstrate that it can be accepted as meeting these requirements.</p>
If No, explain Accountability	If the response to Accountability attestation is “No,” please explain. Attach any related documentation to the ACR.
Accountability changes	<p>Indicate whether the means by which the reporting entity maintains Accountability to its approved Target Market(s) remains the same since its CDFI Certification was affirmed by the CDFI Fund</p> <p>Accountability changes include, but are not limited to, new board members being added to or existing members departing from a board used for Accountability purposes;</p>

REPORT ITEM	INSTRUCTIONS
	<p>changes to the role or functioning for an advisory board used for Accountability; changes in means of Accountability for one or more board members; a different board(s) will be used to maintain Accountability to the Target Market, etc.</p> <p>A “Yes” response means the Accountability method for the approved Target Market remains the same.</p> <p>A “No” response means the Accountability method for the approved Target Market has changed.</p> <p>NOTE: A “No” response requires the reporting entity to describe the change and provide information to demonstrate that the reporting entity can be accepted as meeting the Accountability requirements.</p> <p>NOTE: If the reporting entity has experienced any changes to the manner in which it maintains Accountability to its approved Target Market since the CDFI Fund last affirmed the CDFI Certification, then it must select “No.”</p> <p>NOTE: If there have been changes in the manner the reporting entity maintains Accountability to its approved CDFI Certification Target Market, the Board section of its AMIS Organization Detail Page must be updated with the new information for all board members and connected to the approved Target Market.</p>
<p>If No, explain Accountability changes</p>	<p>If the response to the Accountability changes attestation is “No,” please explain and provide updated Accountability information via the Organization Boards section of the reporting entity’s AMIS account. Attach any related documentation to the ACR.</p> <p>To provide updated Accountability information, create a new CDFI Certification board record(s) in the Organization Boards section of the reporting entity’s AMIS account.</p> <p>For information on how to present Accountability information in AMIS, please see the “Create a new Target Market record” section of the AMIS – Submission Guidance for CDFI Certification Application and the “AC – Boards Subsection” of the CDFI Certification Application Supplemental</p>

REPORT ITEM	INSTRUCTIONS
	<p>Guidance and Tips handbooks available at: https://www.cdfifund.gov/programs-training/certification/cdfi/Pages/apply-step.aspx#step1. [If there is an existing Target Market record in AMIS for a current approved Target Market component, try to link board members from the new board record that are being presented as accountable to that particular Target Market component to the existing AMIS Target Market record. If that cannot be done, create a new Target Market record in AMIS for that Target Market component using the exact same Target Market component name from the existing record and link accountable board members to the new Target Market record.]</p>
<p>Accountability Requirements – Financial Interest Policy</p>	<p>Reporting entity attests that the reporting entity is not using Governing Board and/or Advisory Board members who (either directly or via a family member) are principals or staff members of the reporting entity or its Subsidiaries, Affiliates, have active loan products from the reporting entity (including loans to the board member’s employer), or receive financial compensation for their board service above and beyond any reasonable cost reimbursement for travel or expenses incurred to demonstrate Target Market Accountability.</p> <p>A “Yes” response means the Financial Interest Policy Accountability Requirement continues to be met.</p> <p>A “No” response means the Financial Interest Policy Accountability Requirement is not being met.</p> <p>NOTE: A “No” response requires the reporting entity to describe the change and its ability to meet the Accountability to the Financial Interest Policy.</p> <p>NOTE: The CDFI Fund defines Principal as an individual that retains ownership, Control or power to vote 25% or more of the outstanding shares of voting securities of the reporting entity.</p> <p>NOTE: For purposes of the Financial Interest Policy, relevant family members include spouses; children</p>

REPORT ITEM	INSTRUCTIONS
	(including step-, in-law, and adopted children); or other family members of the board member’s household (e.g., siblings (including step-, half, and in-law siblings; parents (including step- and in law parents); and grandparents related by blood or adoption)
If No, explain Accountability to Financial Interest Policy	If response to Accountability to Financial Interest Policy attestation is “No,” please explain. Attach updated documentation and submit for review.
Non-Government Entity	
Non-Government Entity attestation	<p>Indicate whether the reporting entity continues to meet the Non-Government Entity (NGE) requirements.</p> <p>A “Yes” response means the NGE criterion continue to be met.</p> <p>A “No” response means that there has been a change that affects compliance with the NGE criterion.</p> <p>NOTE: A “No” response requires the reporting entity to describe the change and the reporting entity’s ability to meet the NGE criterion.</p>
If No, explain Non-Gov Entity change	If “No,” please explain and attach any relevant documentation to the ACR.
Native CDFI Designation	
Native TM Activity	<p>[Auto-calculated response based upon TLR results.]</p> <p>A value of “Yes” means the reporting entity meets the requirement that at least 50% of its Financial Product activity (both number and dollar volume) having been directed to one or more Native Communities during the most recently completed full fiscal year.</p> <p>A value of “No” means the reporting entity failed to meet this requirement and cannot (or no longer) be designated as a Native CDFI.</p> <p>NOTE: Certified CDFIs who fail to meet the required one year threshold have the option to use a three year cumulative percentage calculated by AMIS as a back-up option.</p> <p>NOTE: Native Communities include the following populations: Native American/American Indian with maintained tribal affiliation or community attachment, Native Alaskan residing in Alaska with maintained tribal affiliation or community attachment, and Native Hawaiian</p>

REPORT ITEM	INSTRUCTIONS
	<p>residing in Hawaii; and the following geographies: Native American areas defined as Federally-designated reservations, Hawaiian homelands, Alaska Native Villages and/or U.S. Census Bureau designated Tribal Statistical Areas.</p> <p>NOTE: The statutorily required collective review process for DIHCs, affiliates of DIHCs, and Subsidiaries of IDIs, required for the general CDFI Certification, does not apply to the Native CDFI designation. However, DIHCs that do not directly provide Financial Products or Financial Services may rely on the activity of an Affiliate to meet the Native CDFI designation requirement.</p>
Native TM Accountability Attestation	<p>Does the reporting entity still maintain the required Accountability percentages to a Native community population or geography?</p> <p>Yes No</p> <p>NOTE: Accountability to a Native Community can be demonstrated through at least one of the following options:</p> <p>Option 1: Governing Board Only</p> <ul style="list-style-type: none"> • At least 33% of the governing board are accountable to a Native Community population or Native Community geography; <i>and</i> • At least 50% of such representative board members are members of a Native Community population(s). <p>Option 2: Advisory Board and Governing Board</p> <ul style="list-style-type: none"> • At least 60% of an Advisory Board are accountable to a Native Community population or Native Community geography; • At least 50% of such representative board members are members of a Native Community population(s); • At least 20% of the governing board members are accountable to a Native Community population or Native Community geography; • At least one governing board member has a seat on the Advisory Board; <i>and</i>

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> • The Applicant has adopted an organizational accountability policy. <p>Option 3: Credit Union Membership Supplemented by Advisory Board (<i>credit union Applicant only</i>)</p> <ul style="list-style-type: none"> • At least 33% of a credit union’s members are determined to be either members of a Native Community population or residents of a Native Community geography, using a CDFI Fund-approved Target Market assessment methodology; • At least 60% of the Advisory Board are accountable to a Native Community population or Native Community geography; • At least 50% of such representative board members are members of a Native Community population(s); • At least one governing board member has a seat on the Advisory Board; <i>and</i> • The Applicant has adopted an organizational accountability policy. <p>Option 4: Advisory Board Only (<i>DIHC and IDI Applicants and Applicants without a formal governing board only</i>)</p> <ul style="list-style-type: none"> • At least 80% of the Advisory Board are accountable to a Native Community population or Native Community geography; • At least 50% of such representative board members are members of a Native Community population(s); • At least one governing board member or partner/owner of the Applicant entity has a seat on the Advisory Board; <i>and</i> • The Applicant has adopted an organizational accountability policy. <p>Individual accountability to a Native Community may be demonstrated through any of the following means:</p> <ul style="list-style-type: none"> • Membership in a Native Community population • Residence in a Native Community geography • Status as a small business owner, where the business is located in a Native Community geography

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> • Status as an elected Tribal Government official serving the Native Community • Status as an executive staff member of a mission-driven organization that primarily provides services to residents of the Native Community <p>NOTE: Native Communities include the following populations: Native American/American Indian with maintained tribal affiliation or community attachment, Native Alaskan residing in Alaska with maintained tribal affiliation or community attachment, and Native Hawaiian residing in Hawaii; and the following geographies: Native American areas defined as Federally-designated reservations, Hawaiian homelands, Alaska Native Villages and/or U.S. Census Bureau designated Tribal Statistical Areas.</p> <p>NOTE: The statutorily required collective review process for DIHCs, affiliates of DIHCs, and Subsidiaries of IDIs, required for the general CDFI Certification, does not apply to the Native CDFI designation. However, DIHCs that do not directly provide Financial Products or Financial Services may rely on the activity of an Affiliate to meet the Native CDFI designation requirement.</p>
Native CDFI	<p>[Auto-calculated by AMIS based on answers to questions above as well as all other CDFI Certification requirement questions]</p> <p>Native CDFI Non-Native CDFI</p> <p>NOTE: To be designated as a Native CDFI, then the answers to the other two questions in this section must be “Yes” and the reporting entity must have met all other CDFI Certification requirements.</p> <p>NOTE: The answer to this question is used to complete the “Native CDFI?” data field in the “Organizational Type” section of the reporting entity’s AMIS Organization Profile and should be updated accordingly.</p>

REPORT ITEM	INSTRUCTIONS
Review Summary	
Report Revision Request Deadline	Completed by CDFI Fund staff if necessary after reviewing submitted ACR
Revision Request Comments	Completed by CDFI Fund staff if necessary after reviewing submitted ACR
Created By	Auto-generated by AMIS upon saving the record for the first time
Last Modified By	Auto-generated by AMIS upon saving the record for the most recent time
Regulator Attestation (Certain Regulated Institutions Only)	
Regulator Attestation	<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 the regulator (FRB, FDIC, OCC or NCUA).</p> <p>If the reporting entity selects “Yes,” then the reporting entity is in agreement that all of the pre-populated numeric values from the regulator’s publicly available quarterly call report data are accurate.</p> <p>If the reporting entity selects “No,” then the reporting entity does not agree with one or more of the pre-populated numeric values from the regulator’s publicly available quarterly call report data.</p> <p>NOTE: A “No” response requires the reporting entity to attach documentation detailing the financial data fields with the incorrect values and what the correct values should be using the “Related Attachments” section on the “CDFI Annual Certification Report Detail” page with the document type of “Regulator Attestation Documentation.” Documentation examples may include a submitted call report form (original or revised), audited financial statements, interim statements and balance sheets.</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

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> • Average Assets • Allowance for Loan and Lease Losses Reserve • Total Assets • Total Liabilities • Tier 1 Capital • Interest Income • Interest Expense • Total Charge-offs • Total Recoveries • Loans 90-Days or More Past Due • Other Real Estate Owned • Provision for Loan Losses • Total Equity • Total Revenue • Operating Expenses • Total Expenses • Troubled Debt Restructuring <p>For Credit Unions, the fields are:</p> <ul style="list-style-type: none"> • Allowance for Loan and Lease Losses Reserve • Total Assets • Total Net Worth • Interest Income • Total Liabilities • Interest Expense • Total Charge-offs • Total Recoveries • Loans 60 Days or More Past Due • Unrestricted Cash & Cash Equivalents • Current Assets • Current Liabilities • Earned Revenue • Operating Revenue • Total Revenue • Provision of Loan Losses • Operating Expenses • Total Expenses • Total Financing Capital • Total Value of Non-Performing Assets • Other Real Estate Owned • Troubled Debt Restructuring <p>For Holding Companies, the fields are:</p> <ul style="list-style-type: none"> • Operating Revenue

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> • Interest Expense • Operating Expenses • Total Assets • Allowance for Loan and Lease Losses Reserve • Unrestricted Cash and Cash Equivalents • Total Liabilities • Interest Income • Provision for Loan Losses • Total Charge-offs • Total Recoveries • Total Equity • Loans 90-Days or More Past Due
Regulator Attestation Selection	<p>Does the reporting entity agree that all of the pre-populated numeric values from the regulator’s publicly available quarterly call report data are accurate?</p> <p>Yes No</p>
I acknowledge the note below	<p>Click to acknowledge that review of the ACR submission will be delayed if the reporting entity has selected “No” to the attestation above and HAS NOT attached supporting documentation.</p> <p>[Check the box displayed]</p>
Note	<p>Review of your ACR submission will be delayed if the reporting entity has selected "No" to the attestation above and HAS NOT attached supporting documentation via the "Related Attachments" section below.</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	<p>Select at least one Development Service currently offered by the reporting entity (directly or through another provider/resource) to an un-Affiliated third party that promotes success with at least one of the reporting entity’s Financial Products:</p> <ul style="list-style-type: none"> • Financial Education/Financial Literacy • Credit Building • Financial Management • Small Business Development • Homeownership Counseling/Foreclosure Prevention • Nonprofit Capacity Building • Affordable Housing /Commercial Real Estate Development • Basic Banking Skills • Introduction to retirement saving • Financial Management/Budgeting • Banking for businesses • Other
Financial Product	<p>Select at least one Financial Product that is offered by the reporting entity that is directly related to the selected Development Service:</p> <ul style="list-style-type: none"> - Home Purchase - Home Improvement - Real Estate – Construction/Permanent/Acquisition without Rehabilitation - Real Estate – Construction-Housing-Multi Family - Real Estate – Construction – Housing-Single Family - Real Estate-Rehabilitation-Commercial - Real Estate-Rehabilitation-Housing-Multi Family - Real Estate-Rehabilitation-Housing-Single Family - Consumer - Business - Microenterprise - Climate-Centered - Other (describe)

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.
Other Financial Product	If Financial Product is "Other," then describe the other Financial Product not included in the categories above.

Section 3: Financial Data Detail

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

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

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

For reference, there are five record types available:

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

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

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

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

ACR Financial Data Validation Rules in Effect:

Data Field	Validation Rule
Restricted Cash and Cash Equivalents	Restricted Cash and Cash Equivalents < = Cash

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

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

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

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

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

REPORT ITEM	INSTRUCTIONS
SECTION 3. Financial Data Detail	For additional guidance on financial data, see the Appendix in the CDFI Financial Assistance Application Guidance for Loan Funds, Venture Capital Funds, Credit Unions, Cooperativas and Banks or Thrifts.
Information	
CDFI Annual Certification Report	Auto-generated
Organization Type	Auto-generated upon submission of Section
Values from audited financial statement	<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

REPORT ITEM	INSTRUCTIONS
Assets	
Restricted Cash and Cash Equivalents	<p>Enter the amount of the reporting entity's Cash and Cash Equivalents that are NOT available to cover the reporting entity's Operating Expenses as of the last day of the reporting entity's fiscal year.</p> <p>NOTE: Data field is only applicable to unregulated entities.</p>
Unrestricted Cash and Cash Equivalents	<p>Enter the amount of the reporting entity's Unrestricted Cash and Cash Equivalents that are available to cover the reporting entity's Operating Expenses as of the last day of the reporting entity's fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, Banks and Thrifts and Holding Companies only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>
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 reporting entity's Average Assets as of the last day of the reporting entity's fiscal year.</p> <p>NOTE: 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 reporting entity's Assets that are reasonably expected to be converted to cash within the next 12 months as of the last day of the reporting entity's fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>
Allowance for Loan and Lease Losses Reserve	<p>Enter the amount of the reporting entity's ALLL (i.e., Loan Loss Reserves) as of the last day of the reporting entity's</p>

REPORT ITEM	INSTRUCTIONS
	<p>fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>
<p>Total Assets</p>	<p>Enter the reporting entity’s Total Assets as of the last day of the reporting entity’s fiscal year.</p> <p>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, Holding Companies, and Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>
<p>Liabilities</p>	
<p>Current Liabilities</p>	<p>Enter the amount of Debts, obligations, or Payables due within the next 12 months as of the last day of the reporting entity’s fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>
<p>Total Liabilities</p>	<p>Enter the amount for the total value of the reporting entity’s short-term and long-term outstanding Debts, Obligations, and Payables as of the last day of the reporting entity’s fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>
<p>Net Assets, Net Worth, or Equity Information</p> <p>Total Net Worth for Credit Unions</p> <p>Tier 1 Capital and Total Equity for Banks</p>	<p>Enter amount as of the last day of the reporting entity’s fiscal year:</p> <ul style="list-style-type: none"> •For Credit Unions, enter “Total Net Worth” from 5300 NCUA form, Acct 997 unless the reporting entity has equity adjustments in Accts 668, 658, 658A, 996, 945B, 945A, EQ0009, 945C and 602 which need to be taken into account. •For Cooperativas, enter the numerical value from field 30001 on the AITSA form.

REPORT ITEM	INSTRUCTIONS
<p>Temporarily Restricted Net Assets, Permanently Restricted Net Assets Unrestricted Net Assets</p> <p style="text-align: right;">} Non-Profit Loan Funds</p> <p>Total Equity for For-Profit Loan Funds</p>	<ul style="list-style-type: none"> •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 <p>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> <p>NOTE: Data fields of “Total Net Worth” will be pre-populated with regulator call report data for Credit Unions only; “Tier 1 Capital” will be pre-populated with regulator call report data for Banks and Thrifts only; and “Total Equity” will be pre-populated with regulator call report data for Banks, Thrifts and Holding Companies only; so they will appear grayed-out and then appear with their pre-populated value once user clicks the “Save” button.</p> <p>NOTE: For Credit Unions and Cooperativas, calculate “Total Net Worth” using the value of net worth that balances out the balance sheet. To pre-populate this value for Credit Unions, the CDFI Fund will use the answer from Total Liabilities, Shares and Equity (Acct 014) minus Total Liabilities (Acct LI0069).</p>
Income	
Government Grants	Funds given to the CDFI without expectation of repayment from all federal, state, and local governments.
Interest Income	<p>Enter the Gross Revenue generated by interest-earning Assets as of the last day of the reporting entity’s fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>
Earned Revenue	Enter the Income generated by the reporting entity’s Assets and activities, excluding Grants and Contributions as of the last day of the reporting entity’s fiscal year.

REPORT ITEM	INSTRUCTIONS
	<p>NOTE: This includes fees.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>
Operating Revenue	<p>Enter the Income generated by the reporting entity’s Assets and Activities, including Grants and Contributions that have been released from restrictions as of the last day of the reporting entity’s fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions and Holding Companies only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>
Total Revenue	<p>Enter the Total Revenue, including both Operating and Non-operating Revenues as of the last day of the reporting entity’s fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, 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>
Expenses	
Interest Expense	<p>Enter the Expenses generated by interest-bearing Liabilities as of the last day of the reporting entity’s fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies and Credit Unions 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 as of the last day of the reporting entity’s fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, Banks, Thrifts, and Holding Companies 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
Operating Expenses	<p>Enter the Expenses related to the reporting entity's everyday business operations, such as Interest Expense, Staff Salaries, Professional Fees, Depreciation, and Provision for Loan Losses as of the last day of the reporting entity's fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, Banks and Holding Companies only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>
Total Expenses	<p>Enter the total value of Expenses incurred by the reporting entity as of the last day of the reporting entity's fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, 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>
Capital Category	
Total Financing Capital	<p>Enter the amount of On-balance sheet capital available for lending or equity investments that has not been restricted for other purposes as of the last day of the reporting entity's fiscal year.</p> <p>Capital can include debt, grants, net assets, retained earnings, deposits, and secondary capital.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>
Off-Balance Sheet Financing Capital	<p>Enter the amount of Off-balance capital available for financing eligible Financial Product closings as of the last day of the reporting entity's fiscal year.</p> <p>Types of off-balance sheet capital available can include line of credit, grants or loan funds formally committed, capital held by an affiliate formally commented as well as other types.</p>
Loan and Investment Portfolio Values	
Total Outstanding Investment Portfolio	<p>Enter the aggregate amount of Equity Investments outstanding as of the last day of the reporting entity's fiscal year.</p>

REPORT ITEM	INSTRUCTIONS
	<p>NOTE: This dollar amount represents the total outstanding Equity Investment amount shown in the reporting entity's portfolio on the last day of the FYE where Equity Investments are the Financial Products that the reporting entity originated to individuals or businesses to support the reporting entity's mission of serving Low-Income and underserved communities.</p> <p>NOTE: If the reporting entity does not report any Equity Investments in the ACR's Financial Products Portfolio Breakdown Detail section, then this data field should have a value of \$0.00.</p> <p>NOTE: Cooperativas and Credit Unions do not use Equity Investments as a financial product; so this data field is not applicable to them.</p>
Total Outstanding Loan Portfolio	<p>Enter the aggregate amount of Loans outstanding as of the last day of the reporting entity's fiscal year.</p> <p>NOTE: This dollar amount represents the total outstanding Loan amount shown in the reporting entity's portfolio on the last day of the FYE where Loans are the Financial Products that the reporting entity originated to individuals or businesses to support the reporting entity's mission of serving Low-Income and underserved communities.</p> <p>NOTE: If the reporting entity does not report any Loans in the ACR's Financial Products Portfolio Breakdown Detail section, then this data field should have a value of \$0.00.</p>
Total Outstanding Loan Guarantee Portfolio	<p>Enter the aggregate amount of Loan Guarantees outstanding as of the last day of the reporting entity's fiscal year.</p> <p>NOTE: This dollar amount represents the total outstanding Loan Guarantee amount shown in the reporting entity's portfolio on the last day of the FYE where Loan Guarantees are the Financial Products that the reporting entity originated to individuals or businesses to support the reporting entity's mission of serving Low-Income and underserved communities.</p>

REPORT ITEM	INSTRUCTIONS
	<p>NOTE: If the reporting entity does not report any Loan Guarantees in the ACR's Financial Products Portfolio Breakdown Detail section, then this data field should have a value of \$0.00.</p> <p>NOTE: Cooperativas and Credit Unions do not use equity investments as a financial product; so this data field is not applicable to them.</p>
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 reporting entity's fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions 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 reporting entity's fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions 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	<p>Enter the amount of Non-performing Assets as of the last day of the reporting entity's fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the "Save" button.</p>
Loans 90-Days or More Past Due	<p>The total dollar amount (\$) of all Loans 90 or more days past due as of the last day of the reporting entity's fiscal year.</p> <p>Loans should be considered past due if any part of the payment is past due.</p> <p>NOTE: Loans in non-accrual status should also be included in the data value entered for this data field.</p> <p>NOTE: Credit Unions and Cooperativas should enter the total dollar amount (\$) of all Loans 60 or more days past due plus non-accruing.</p>

REPORT ITEM	INSTRUCTIONS
	<p>NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts, Holding Companies, and Credit Unions 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>Enter the amount of Other Real Estate Owned (OREO) as of the last day of the reporting entity’s fiscal year.</p> <p>In general, OREO is defined as real estate, including capitalized and operating leases acquired through any means, in full or partial satisfaction of a Debt previously contracted. It consists of real property held for reasons other than to conduct a financial institution’s regular business.</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. <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions, Banks, and Thrifts; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>
Troubled Debt Restructuring	<p>Enter the amount of Troubled Debt Restructuring as of the last day of the reporting entity’s fiscal year.</p> <p>The total dollar amount (\$) of all debt restructured during the reporting period by a creditor for economic or legal reasons related to the debtor’s financial difficulties and/or inability to pay and perform as agreed.</p>

REPORT ITEM	INSTRUCTIONS
	<p>For Banks, a loan that has been formally restructured so as to be reasonably assured of repayment and of performance according to its modified terms need not be maintained in nonaccrual status, provided the restructuring and any charge-off taken on the loan are supported by a current, well documented credit evaluation of the borrower’s financial condition and prospects for repayment under the revised terms. Otherwise, the restructured loan must remain in nonaccrual status.</p> <p>For Credit Unions, they should report troubled debt restructured loans (as defined in GAAP) as delinquent consistent with the original loan contract terms until the borrower/member has demonstrated an ability to make timely and consecutive monthly payments over a six-month period consistent with the restructured terms. Likewise, such loans may not be returned to full accrual status until the six-month consecutive payment requirement is met.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Banks, Thrifts and Credit Unions; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>

Section 4: Financial Products Portfolio Breakdown Detail

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

REPORT ITEM	INSTRUCTIONS
SECTION 4. Financial Products Portfolio Breakdown Detail	
CDFI Annual Certification Report	Auto-generated
Financial Product Portfolio Breakdown ID	Auto-generated upon submission of Section
Financial Product	Select 1) Loans, or 2) Equity Investments or 3) Loan Guarantees. These three types are reported separately below.
Type	<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 • Climate-Centered Financing • Commercial • Community Facility • Health Care Facility • Consumer Financing • Intermediary Financing • Microfinance Financing • Residential Real Estate Financing • Other Financing <p>NOTE: Examples of Climate-Centered financing could include projects related to climate resilience; response to or preparation for extreme weather; reduction of emissions; sustainability; energy, water, or location efficiency; or clean energy projects, including Solar (NAICS 221114), Wind power (NAICS 221115), Geothermal power (NAICS 221116), Biomass (NAICS 221117), as well as other terms such as “LEED”, “recycling”, “waste processing”, “Biofuel”, “brownfield”, “renewable energy” or “green lending”.</p>

REPORT ITEM	INSTRUCTIONS
CRE Subtype	Subtype only applies to Commercial Real Estate Financing <ul style="list-style-type: none"> • Charter School Loans • Commercial • Community Facility • Health Care
Climate-Related Subtype	Subtype applies to all Financing Types <ul style="list-style-type: none"> • Climate-Related
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 as Financial Products in a reporting entity's portfolio as of the last day of its fiscal year.
Total Portfolio \$	Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in a reporting entity's portfolio as of the last day of its fiscal year.
Target Market #	Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in the reporting entity's approved Target Market as of the last day of its fiscal year. <p>NOTE: Only Financial Product transactions included on a reporting entity's Balance Sheet may be counted towards the required percentage threshold for Financial Product transactions in their approved Target Market.</p>
Target Market \$	Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments in the reporting entity's approved Target Market as of the last day of its fiscal year. <p>NOTE: Only Financial Product transactions included on a reporting entity's Balance Sheet may be counted towards the required percentage threshold for Financial Product transactions in their approved Target Market.</p>
Affiliate Entry?	Is this entry for the reporting entity or an Affiliate? Yes No N/A

REPORT ITEM	INSTRUCTIONS
	<p>A “Yes” answer means that the Financial Product activity entered includes activity conducted by Affiliate(s) of the reporting entity.</p> <p>A “No” answer means that the Financial Product activity entered does not include activity conducted by Affiliate(s) of the reporting entity.</p> <p>NOTE: Responding “N/A” means that the reporting entity does not have any Affiliates</p> <p>NOTE: If the answer is “Yes,” the reporting entity will be required to respond to additional Financial Product activity portfolio and Target Market questions about the Affiliate’s activities.</p>
Affiliate Dollar Amount Portfolio	Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in a reporting entity’s portfolio as of the last day of its fiscal year for Affiliate(s).
Affiliate Dollar Amount Target Market	<p>Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments in the reporting entity’s approved Target Market as of the last day of its fiscal year for Affiliate(s).</p> <p>NOTE: Only Financial Product transactions included on a reporting entity’s Balance Sheet may be counted towards the required percentage threshold for Financial Product transactions in their approved Target Market.</p>
Affiliate Total Portfolio #	Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in a reporting entity’s portfolio as of the last day of its fiscal year for Affiliate(s).
Affiliate Target Market #	<p>Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments as Financial Products in the reporting entity’s approved Target Market as of the last day of its fiscal year for Affiliate(s).</p> <p>NOTE: Only Financial Product transactions included on a reporting entity’s Balance Sheet may be counted towards the required percentage threshold for Financial Product transactions in their approved Target Market.</p>

Section 5: Source of Investment Capital Table

The objective is to gather important data on how CDFIs capitalize themselves. This table documents sources of capitalization. The Source of Investment Capital Table must have at least one investment source entry. Reporting entities should use one row in the Table for each distinct Source of Capital with the same Type of Capital, Interest Rate, and Maturity Date.

REPORT ITEM	INSTRUCTIONS
SECTION 5. Sources of Investment Capital	
CDFI Annual Certification Report	Auto-generated
Source of Investment Capital Table ID	Auto-generated upon submission of Section
Type of Capital	<p>Select the Type of Capital:</p> <ul style="list-style-type: none"> ● Deposits ● Debt-Secondary Capital (Credit Union Only) ● Debt-EQ2 ● Debt-Other ● Equity-Non-QEI ● Net Assets-Grants ● Net Assets-Other OR Retained Earnings <p>Each type is reported separately below.</p> <p>NOTE: Enter all Loan or Equity Investment capital as of the last day of the most recently ended fiscal year.</p> <p>NOTE: Include idle capital available to lend/invest, as well as deployed capital.</p> <p>NOTE: Include only capital that is reflected in the reporting entity's Balance Sheet.</p> <p>NOTE: Exclude undrawn lines of credit.</p> <p>NOTE: If the reporting entity makes Grants, exclude funds used for such Grants.</p> <p>NOTE: For Venture Capital Funds, record all paid in capital.</p> <p>NOTE: If the reporting entity has three or more investments from a single Source of Capital and Type of Capital, the reporting entity may enter these investments as a single entry.</p>

REPORT ITEM	INSTRUCTIONS
Source of Capital	<p>Select the Source of Capital:</p> <ul style="list-style-type: none"> • Bank or other Regulated Financial Institution • CDFI Intermediary • Corporation - Real Estate Developer or Investment Company • Corporation - Utility Company • Corporation - Other • Government - Federal - CDFI Fund • Government - Federal - Other Sources • Government - State or Local • Government Sponsored Entity (GSE) • Individuals • Internal Funds • Non Depository Financial Institution - Insurance Company • Non Depository Financial Institution - Investment Bank • Non Depository Financial Institution - Pension Fund • Non Depository Financial Institution - Venture Fund • Philanthropic Organization - Foundation • Philanthropic Organization - Other • Religious Institution • Other <p>NOTE: If the reporting entity has three or more investments from a single Source of Capital and Type of Capital, the reporting entity may enter these investments as a single entry.</p>
If Type is Other Source of Capital, Describe	Describe "Other Source of Capital" if it is not included in the list above.
Amount	<p>Enter the amount of lending/investing capital remaining as of the last day of the most recently ended fiscal year.</p> <p>NOTE: For Loans, enter the outstanding principal balance as it appears in the Balance Sheet or Statement of Financial Position.</p> <p>NOTE: Must be Numeric Value.</p>

REPORT ITEM	INSTRUCTIONS
Interest Rate	<p>For each entry, if the Type of Capital is Deposits, Debt-EQ2, or Debt, enter the interest rate.</p> <p>Enter the percentage as a whole number (e.g. if the Interest Rate is 2.0%, enter “2.0”)</p> <p>NOTE: If the Type of Capital is Debt, enter the Interest Rate.</p> <p>NOTE: If the Interest Rate is variable, provide the Interest Rate in effect at the end of the last day of the reporting entity’s most recently ended fiscal year.</p> <p>NOTE: If the Type of Capital is Deposits, the reporting entity may either enter the weighted average interest of all deposits OR enter Not Applicable.</p> <p>NOTE: If the Type of Capital is Equity, Net Assets, or Debt-EQ2, AMIS will generate the Interest Rate as Not Applicable.</p> <p>NOTE: The reporting entity may calculate the weighted average interest rate.</p>
Origination Date	<p>Enter the origination date if applicable.</p> <p>NOTE: Enter “Not Applicable” if the type of capital does not have an origination date.</p>
Maturity Date	<p>For each entry, if the Type of Capital is Deposits, Debt-EQ2, or Debt, enter the Maturity Date (MM/DD/YYYY) at the end of the last day of the reporting entity’s most recently ended fiscal year if applicable.</p> <p>NOTE: Enter “Not Applicable” if the type of capital does not have a maturation date.</p> <p>NOTE: If the Type of Capital is Deposits, the reporting entity may select Not Applicable.</p> <p>NOTE: If the Type of Capital is Equity Investment or Net Assets, AMIS will prefill the Remaining Term data field as Not Applicable.</p>

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

Investment Capital Summary Table

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

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

Simulated Table – actual display in AMIS may differ

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

Section 6: Contributed Operating Revenue Table

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

Enter all contributed operating revenue as defined below:

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

REPORT ITEM	INSTRUCTIONS
SECTION 6. Contributed Operating Revenue Table	
CDFI Annual Certification Report	Auto-generated
Contributed Operating Revenue Table ID	Auto-generated upon submission of Section
Type of Donor	<p>For each entry, select the Type of Donor:</p> <ul style="list-style-type: none"> • Bank or other Regulated Financial Institution • CDFI Intermediary • Corporation - Real Estate Developer or Investment Company • Corporation - Utility company • Corporation - Other • Government-Federal - CDFI Fund • Government-Federal - Other Sources • Government - State or Local • Government Sponsored Entity (GSE) • Individuals • Non Depository Financial Institution - Insurance company • Non Depository Financial Institution - Investment Bank • Non Depository Financial Institution - Pension Fund • Non Depository Financial Institution - Venture fund • Philanthropic Organization - Foundation • Philanthropic Organization - Other • Religious Institution • Other

REPORT ITEM	INSTRUCTIONS
Amount	<p data-bbox="618 275 1409 338">For each row, enter the Amount that was available for Operating Expenses for the reporting entity's most recently ended fiscal year.</p> <p data-bbox="618 380 1000 411">NOTE: Must be a numeric value.</p> <p data-bbox="618 453 1479 516">NOTE: The data field is asking about "available" so enter the full amount whether all of it was used or not.</p>

Section 7: Loans and Leases Table

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

REPORT ITEM	INSTRUCTIONS
Section 7: Loans and Leases Table	
CDFI Annual Certification Report	Auto-generated
Loans and Leases Table ID	Auto-generated upon submission of Section
Unregulated Entities Only Subsection	
Type of Loan or Lease	<p>Select the Type of Loan or Lease:</p> <ul style="list-style-type: none"> • Unsecured credit card loans • Non-Federally Guaranteed Student Loans • All other Unsecured Loans/Lines of Credit • New Vehicle Loans • Used Vehicle Loans • Leases Receivable • All Other Secured Non-Real Estate Loans/Lines of Credit • Loans/Lines of Credit Secured by a First Lien on a single 1-to 4 Family Residential Property • Loans/Lines of Credit Secured by a Junior Lien on a single 1-to 4 Family Residential Property • All other Real Estate Loans/Lines of Credit • Commercial Loans/Lines of Credit Real Estate Secured • Commercial Loans/Lines of Credit Not Real Estate Secured <p>Each type is reported separately below.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p>
Weighted Average Interest Rate	<p>For each entry, enter the weighted average interest rate.</p> <p>NOTE: Enter the percentage as a whole number (e.g. if the Interest Rate is 2.0%, enter “2.0”)</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p>
Total Number of Loans or Lines of Credit	<p>For each entry, enter the total number of loans or lines of credit.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p>

REPORT ITEM	INSTRUCTIONS
Total Amount of Loans or Lines of Credit	<p>For each entry, enter the total dollar amount of loans or lines of credit.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p>
Credit Union and Cooperativa Only Subsection	
Type of Loan or Lease	<p>Select the Type of Loan or Lease:</p> <ul style="list-style-type: none"> • Unsecured credit card loans • Payday alternative loans (PALs I and PALs II) (Federal Credit Unions only) • Non-Federally Guaranteed Student Loans • All other Unsecured Loans/Lines of Credit • New Vehicle Loans • Used Vehicle Loans • Leases Receivable • All Other Secured Non-Real Estate Loans/Lines of Credit • Loans/Lines of Credit Secured by a First Lien on a single 1-to 4 Family Residential Property • Loans/Lines of Credit Secured by a Junior Lien on a single 1-to 4 Family Residential Property • All other Real Estate Loans/Lines of Credit • Commercial Loans/Lines of Credit Real Estate Secured • Commercial Loans/Lines of Credit Not Real Estate Secured <p>Each type is reported separately below.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p> <p>NOTE: Cooperativas will need to enter the values directly.</p>
Weighted Average Interest Rate	<p>For each entry, enter the weighted average interest rate.</p> <p>NOTE: Enter the percentage as a whole number (e.g. if the Interest Rate is 2.0%, enter “2.0”)</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for</p>

REPORT ITEM	INSTRUCTIONS
	<p>Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p> <p>NOTE: Cooperativas will need to enter the values directly.</p>
<p>Total Number of Loans or Lines of Credit</p>	<p>For each entry, enter the total number of loans or lines of credit.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p> <p>NOTE: Cooperativas will need to enter the values directly.</p>
<p>Total Amount of Loans or Lines of Credit</p>	<p>For each entry, enter the total dollar amount of loans or lines of credit.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Credit Unions only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p> <p>NOTE: Cooperativas will need to enter the values directly.</p>
<p>Bank and Thrift Only Subsection</p>	
<p>Type of Loan or Lease</p>	<p>Select the Type of Loan or Lease:</p> <ul style="list-style-type: none"> • Loans secured by real estate: Construction, land development, and other land loans: 1—4 family residential construction loans • Loans secured by real estate: Construction, land development, and other land loans: Other construction loans and all land development and other land loans • Loans secured by real estate: Secured by farmland: (including farm residential and other improvements) • Loans secured by real estate: Secured by 1-4 family residential properties: Revolving, open-end loans secured by 1—4 family residential properties and extended under lines of credit • Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by first liens

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> • Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by junior liens • Loans secured by real estate: Secured by multifamily (5 or more) residential properties • Loans secured by real estate: Secured by nonfarm nonresidential properties • Loans secured by real estate: Secured by nonfarm nonresidential properties: Loans secured by other nonfarm nonresidential properties • Loans to depository institutions and acceptances of other Banks • Loans to finance agricultural production and other loans to farmers • Commercial and industrial loans • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Credit Cards • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other revolving credit plans • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Automobile loans • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans) • Loans to nondepository financial institutions and other loans: Loans to nondepository financial institutions • Loans to nondepository financial institutions and other loans: Other loans • Lease financing receivables <p>Each type is reported separately below.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</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
Weighted Average Interest Rate	<p>For each entry, enter the weighted average interest rate.</p> <p>NOTE: Enter the percentage as a whole number (e.g. if the Interest Rate is 2.0%, enter “2.0”)</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p>
Total Number of Loans or Lines of Credit	<p>For each entry, enter the total number of loans or lines of credit.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p>
Total Amount of Loans or Lines of Credit	<p>For each entry, enter the total dollar amount of loans or lines of credit.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</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>
Holding Company Only Subsection	
Type of Loan or Lease	<p>Select the Type of Loan or Lease:</p> <ul style="list-style-type: none"> • Loans secured by real estate: Construction, land development, and other land loans: 1—4 family residential construction loans • Loans secured by real estate: Construction, land development, and other land loans: Other construction loans and all land development and other land loans • Loans secured by real estate: Secured by farmland • Loans secured by real estate: Secured by 1-4 family residential properties: Revolving, open-end loans secured by 1—4 family residential properties and extended under lines of credit • Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by first liens • Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1—4 family residential properties: Secured by junior liens • Loans secured by real estate: Secured by multifamily (5 or more) residential properties • Loans secured by real estate: Secured by nonfarm nonresidential properties

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> • Loans secured by real estate: Secured by nonfarm nonresidential properties: Loans secured by other nonfarm nonresidential properties • Loans to depository institutions and acceptances of other Banks • Loans to finance agricultural production and other loans to farmers • Commercial and industrial loans • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Credit Cards • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other revolving credit plans • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Automobile loans • Loans to individuals for household, family, and other personal expenditures (i.e. consumer loans) (includes purchased paper): Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans) • Loans to nondepository financial institutions and other loans: Loans to nondepository financial institutions • Loans to nondepository financial institutions and other loans: Other loans: Loans for purchasing or carrying securities (secured or unsecured) • Loans to nondepository financial institutions and other loans: Other loans: All other loans (exclude consumer loans) • Loans to nondepository financial institutions and other loans: Other loans: Loans for purchasing or carrying securities (secured and unsecured) and all other loans • Lease financing receivables (net of unearned income) <p>Each type is reported separately below.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity's most recently ended fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Holding Companies 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
Weighted Average Interest Rate	<p>For each entry, enter the weighted average interest rate.</p> <p>NOTE: Enter the percentage as a whole number (e.g. if the Interest Rate is 2.0%, enter “2.0”)</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p>
Total Number of Loans or Lines of Credit	<p>For each entry, enter the total number of loans or lines of credit.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p>
Total Amount of Loans or Lines of Credit	<p>For each entry, enter the total dollar amount of loans or lines of credit.</p> <p>NOTE: Enter all loan or lease information as of the last day of the reporting entity’s most recently ended fiscal year.</p> <p>NOTE: Data field will be pre-populated with regulator call report data for Holding Companies only; so it will appear grayed-out and then appear with its pre-populated value once user clicks the “Save” button.</p>