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# FY 2023-FY2025 CDFI PROGRAM & NACA PROGRAM PRA FINANCIAL ASSISTANCE APPLICATION

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MARCH 3, 2023

CDFI FUND  
U.S. DEPARTMENT OF THE TREASURY

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## INTRODUCTION

This document contains the application questions for the Base Financial Assistance (Base-FA) Application which includes questions related to Healthy Food Financing Initiative - Financial Assistance (HFFI-FA), Persistent Poverty Counties - Financial Assistance (PPC-FA), and Disability Funds - Financial Assistance (DF-FA).

## FINANCIAL ASSISTANCE (FA) APPLICATION

This section contains the questions and inputs that are required in the Base Financial Assistance (Base-FA) Application.

## BASE-FA APPLICATION OVERVIEW

There are 15 main narrative questions in the FA Application, organized into seven main sections:

- I. Executive Summary (Questions 1-3)
- II. Business Strategy (Questions 4-8)
- III. Products and Services Impacts (Question 9)
- IV. Market and Competitive Analysis (Question 10)
- V. Management and Track Record (Question 11)
- VI. Financial Position (Questions 12)
- VII. Growth and Projections (Questions 13-15)

In addition to the narrative questions, there are 25 compliance questions and a varying number of Financial Data Inputs that are required based on Applicant type. These questions and data points are detailed in the CDFI and NACA Shared FA and TA Appendices document.

### Executive Summary (Questions 1-3)

*Your responses to questions in the Executive Summary are intended to help the CDFI Fund better understand your CDFI. Although the Executive Summary will not be scored by external reviewers, information provided in the Executive Summary will be referenced during the Business Plan Review and Policy Objective Review.*

1. Provide the board-approved mission statement of your CDFI.
  - **Narrative Response:** 500 character limit
  - **AMIS data entry responses:** Narrative only

~~2. Expand upon the demographic information you provided in the Beneficiary Snapshot and Portfolio Statistics regarding the population your CDFI serves, to illustrate the extent of economic distress in these communities. National benchmarks for unemployment rate, poverty rate, and median family income are provided for reference.~~

- ~~• **Narrative Response:** 3,250 characters~~
- ~~• **AMIS data entry responses:** Narrative and data fields below~~

2. Expand upon the demographic information you provided in the Beneficiary Snapshot and Portfolio Statistics regarding the population your CDFI serves, to illustrate the extent of economic distress in these communities.

- Narrative Response: 2,000 characters
- AMIS data entry responses: Narrative and data fields below

Applicants will complete the following tables in AMIS:

Table 1: Clients and Beneficiaries		
Beneficiary & Client Data Most Recent Historic Fiscal Year Completed		
Aggregate Activity	Total Beneficiaries #	Total Clients #
Financial Products Development Services		
<b>TOTAL</b>	0	0

	Table 2: Beneficiaries' Race and Ethnicity Characteristics						
	Total Beneficiaries: Race/Ethnicity Characteristics of Total Beneficiaries Most Recent Historic Fiscal Year Completed						
	African-American #	Hispanic #	Native American #	Native Hawaiian #	Other Pacific Islander #	Native Alaskan #	Other #
<u>Development Services</u>							
<u>Financial Product and Financial Services</u>							

	<b>Table 3: Beneficiaries' Income Characteristics</b>				
	<b>Total Beneficiaries: Income Characteristics of Total Beneficiaries</b>				
	<b>Most Recent Historic Fiscal Year Completed</b>				
	<b>Above Moderate Income #</b>	<b>Moderate Income #</b>	<b>Low-Income #</b>	<b>Very Low-Income #</b>	<b>Extremely Low-Income #</b>
	Enter the number of beneficiaries served with an income above 120% of Area Median Income (AMI)	Enter the number of beneficiaries served with an income above 80% up to and including 120% of AMI.	Enter the number of beneficiaries served with an income above 50% up to and including 80% of AMI.	Enter the number of beneficiaries served with an income above 30% up to and including 50% of AMI.	Enter the number of beneficiaries served with an income up to and including 30% of AMI.
<u>Development Services</u>					
<u>Financial Product and Financial Services</u>					

	<b>Table 4: Beneficiaries' Gender and Other Characteristics</b>			
	<b>Total Beneficiaries: Gender and Other Characteristics of Total Beneficiaries</b>			
	<b>Most Recent Historic Fiscal Year Completed</b>			
	<b>Female Headed Households Served #</b>	<b>Female Headed Businesses Served #</b>	<b>Individuals with Disabilities Served #</b>	<b>Other Characteristics # and Description</b>
<u>Development Services</u>				
<u>Financial Product and Financial Services</u>				

**Table 5: Application Geographic Areas  
Most Recent Historic Fiscal Year Completed**

Enter all that apply

State	\$ Amount of Total Portfolio/ Equity Outstanding in State	State	\$ Amount of Total Portfolio/ Equity Outstanding in State	State	\$ Amount of Total Portfolio/ Equity Outstanding in State
Alabama		Louisiana		Oklahoma	
Alaska		Maine		Oregon	
American Samoa		Maryland		Pennsylvania	
Arizona		Massachusetts		Puerto Rico	
Arkansas		Michigan		Rhode Island	
California		Minnesota		South Carolina	
Colorado		Mississippi		South Dakota	
Connecticut		Missouri		Tennessee	
Delaware		Montana		Texas	
Florida		Nebraska		U.S. Virgin Islands	
Georgia		Nevada		Utah	
Guam		New Hampshire		Vermont	
Hawaii		New Jersey		Virginia	
Idaho		New Mexico		Washington	
Illinois		New York		Washington, D.C.	
Indiana		North Carolina		West Virginia	
Iowa		North Dakota		Wisconsin	
Kansas		Northern Mariana Islands		Wyoming	
Kentucky		Ohio			

**The following table will be automatically populated in AMIS based on the state-level portfolio information provided by the Applicant in Table 5: Application Geographic Areas. A weighted average is calculated for the unemployment rate, median family income, and poverty rate based on the percentage of the Applicant’s portfolio outstanding within each state and/or U.S. territory. National benchmarks for these indicators are provided by the CDFI Fund for reference.**

Table 6: Portfolio Statistics	
Poverty Rate (%)	Automatic Calculation
Median Income (\$)	Automatic Calculation
Unemployment Rate (%)	Automatic Calculation

NACA Program Applicants will complete the following table in AMIS:

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

- Provide quantitative data about the types of interventions needed to address and improve the levels of economic distress of the communities your CDFI serves, using the information in the Beneficiary Snapshot, Portfolio Statistics, Narrative Question 2, and supplemental statistical data.
  - Narrative Response:** 3,250 character limit
  - AMIS data entry responses:** Narrative only

**Business Strategy (4-8)**

The responses to the narrative questions in the Business Strategy section will help the CDFI Fund assess whether the Applicant’s comprehensive business plan is sound and achievable. Your responses to the following questions are also intended to help the CDFI Fund better understand how your CDFI will use a Base-FA award to accomplish your selected FA Objective(s) and your CDFI’s strategic goals.

- Broadly, how will your CDFI use a Base-FA award to achieve the selected one or more

Financial Assistance (FA) Objectives? ~~Please note that selecting multiple FA Objectives will not make your Application more competitive.~~

- Narrative Response: 3,250 character limit
- AMIS data entry responses: Narrative and data fields below as appropriate

**Applicants will select one of the following table in AMIS:**

Table 8: Financial Assistance Objectives	
Financial Assistance (FA) Objectives (Select one all that apply)	
NOTE: These tables will be evaluated as part of the Business Plan Review. As such, Applicants are encouraged to select those eligible uses that they intend to pursue and those that are clearly related to their strategic plans.	
<del>Applications will NOT be advantaged by selecting more than one FA Objective. All FA Objectives and projections will be evaluated in context of the business plan and other financial and portfolio information.</del>	
FA Objective 1-1: Increase Volume of Financial Products	Please Select
<del>FA Objective 1-2: Increase Volume of Financial Services</del>	<del>Please Select</del>
FA Objective 1-3: New Geographic Area(s)	Please Select
FA Objective 1-4: New Financial Product(s)	Please Select
<del>FA Objective 1-5: New Financial Service(s)</del>	<del>Please Select</del>
<del>FA Objective 1-6: New Development Service(s)</del>	<del>Please Select</del>
FA Objective 1-7: Serve New Targeted Population(s)	Please Select

FA Objectives will be evaluated as part of the Business Plan Review and the Policy Objective Review for FA Applicants. If your CDFI receives an Award, the FA Objective(s) you select will be included in your CDFI’s Assistance Agreement as specific Performance Goals and Measures (PG&Ms). Your CDFI will be expected to report on progress against specific goals for each the FA Objective selected, based on information provided in this Application.

There are ~~seven (7)~~ four (4) FA Objectives that result in a total of ~~seven (7)~~ four (4) potential Performance Goals and Measures for the FA Objectives.

**4a)** If you selected the FA Objective 1-3: New Geographic Area(s), you must provide a response to this narrative question: Identify and provide information about the New Geographic Area(s) you will be serving over the three-year award Period of Performance. Acceptable identification formats include state, U.S. territory, or county location.

- Narrative Response: 6,000 character limit
- AMIS data entry responses: Narrative and data fields below



Applicants will complete the following table in AMIS:

Table 9: FA Objective 1-3: Expand into a New Geographic Area(s)			
FA Objective 1-3: You selected this FA Objective above, please complete the following:			
Expand Operations into a New Geographic Area or Areas			
*A New Geographic Area is an area that accounts for 5% or less of your CDFI's total portfolio outstanding averaged over 3 most recently completed historic Fiscal Years.			
State	County (if applicable)	\$ Average of EM/TM Portfolio Outstanding in this Area over Historic 3 Years in this Area	Projected 3 Years of Activity to this Area
Total			\$ -

**4b)** If you selected the FA Objective 1-7: Serve New Targeted Population(s), you must provide a response to this narrative question: Provide information about the New Targeted Population(s) you intend to serve within the three-year Period of Performance.

- **Narrative Response:** 6,000 character limit
- **AMIS data entry responses:** Narrative and data fields below

Applicants will complete the following table in AMIS:

Table 10: FA Objective 1-7-Serve A New Targeted Population(s)			
FA Objective 1-7: You selected this FA Objective above, please complete the following:			
Serve a New Targeted Population or Populations			
New Targeted Population Type (select all that apply)		\$ Projected Activity to this Population	% of Total Projected Portfolio Activities to this Population over Projected 3 Years
African American	YES/NO		
Hispanic	YES/NO		
Native American	YES/NO		
Native Hawaiian	YES/NO		
Other Pacific Islander	YES/NO		
Alaska Native	YES/NO		

Persons with Disabilities	YES/NO		
Low-Income Targeted Population	YES/NO		

**4c)** If you selected FA Objective 1-4: New Financial Product(s), **FA Objective 1-5: New Financial Service(s), and/or FA Objective 1-6: New Development Service(s)**, you must provide a response to this narrative question: Provide information about the new product(s) **or service(s)** you will be providing.

- **Narrative Response:** 6,000 character limit
- **AMIS data entry responses:** Narrative and data fields below as appropriate

**Applicants will complete the following table in AMIS:**

Table 11: FA Objective 1-4: New Financial Product(s)					
FA Objective 1-4: You selected this FA Objective above, please complete the following: New Financial Product(s)					
*Must be 5% or less of existing portfolio for most recently completed historic fiscal year to be considered a New Financial Product					
Line of Business Category	Product Name	Product Description	Product Sub-category	\$ Product Activity as of Most Recent Historic Fiscal Year	\$ Projected Over Three Year Award Period
Affordable Housing					
Commercial Real Estate					
Community Facilities					
Consumer Financial Products					
Intermediary Lending to Non-Profits and CDFIs					
Microenterprise					
Small Business					
Other (Please describe)					
Please Select					
Total					\$

Table 12: FA Objective 1-5 – New Financial Service(s)					
FA Objective 1-5:					
You selected this FA Objective above, please complete the following:					
New Financial Service(s)					
*Must be 5% or less of existing portfolio for mostly completed historic recent fiscal year to be considered a new Financial Service					
Line of Business Category	Service Name	Service Description (200 characters)	# Service Activity to Date	Service Sub-category (Certificates of Deposit, Checking Account, Credit Card, IDA, Money Market Account, Savings/Share Account, Specialized Checking Account, Specialized Savings Account, Other)	# Projected Activity to EM/TM over projected 3 years
Consumer Financial Services	-		-		-
Commercial Financial Services	-		-		-
Other (Please describe)	-		-		-
Total					0

Table 13: Objective 1-6 – New Development Service(s)				
FA Objective 1-6:				
You selected this FA Objective above, please complete the following:				
New Development Service(s)				
*Must be 5% or less of clients the Applicant serves through its Development Services for most recently completed historic fiscal year.				
Development Service Category	Service Name	Service Description	# Clients Served to Date	# Projected Clients to be Served over 3-YR Performance Period
Business Technical Assistance		-	-	-
Credit Counseling		-	-	-
Financial Education		-	-	-

Homeownership Counseling and Technical Assistance		-	-	-
Real Estate Technical Assistance		-	-	-
Other (Please describe)		-	-	-
	<b>Total</b>			<b>0</b>

**4d)** If you selected FA Objective 1-1: Increase Volume of Financial Products and/or FA Objective 1-2: Increase Volume of Financial Services, you must provide a response to this narrative question:

Discuss the planned increases.

- **Narrative Response:** 6,000 character limit
- **AMIS data entry responses:** Narrative only. Tables below auto-populated.

Applicants that select FA Objective 1-1: Increase Volume of Financial Products will be expected to increase their dollar volume of Financial Products closed in their approved Target Markets and/or Eligible Markets (i.e., FA-eligible markets) by a multiplier of the FA award amount (e.g., twice the award amount) over the three-year Period of Performance. The baseline for this increase will be the total dollar amount of Financial Products closed in FA-eligible markets in the Applicant's three most historic fiscal years. The award multiplier will be calculated as outlined in the example below:

Example: In its past three historic fiscal years, an Applicant has closed a total of \$10 million in Financial Products in FA-eligible markets. It is requesting a \$1 million FA award. Over the next three years, the Applicant would be required to increase its volume of lending by \$2 million (the \$1 million FA award times the multiplier of two equals \$2 million). Thus the required total three year projected lending volume for the Applicant would be \$12 million (\$10 million three year historic lending + \$1 million FA award times multiplier of 2, or \$2 million, equals \$12 million). The \$12 million would become a PG&M in the Applicant's Assistance Agreement, if awarded.

<b>Sample FAO 1-1 Calculation for above calculation</b>	
Three-year historic lending in FA-eligible markets (baseline):	<b>\$10 million</b>
Plus FA Award (e.g., \$1 MM) times Multiplier (e.g.,2):	<b>\$2 million</b>
<b>Equals Required Projected Three Year Lending in FA-eligible markets</b>	<b>\$12 million</b>

The following table will be auto-calculated from inputs in AMIS:

Table 12: FA Objective 1-1: Increase Volume of Financial Products			
FA Objective 1-1: You selected this FA Objective and the following fields are pre-populated			
Increase Volume of Financial Products			
Projected Financial Products			
PG&M Year 1	PG&M Year 2	PG&M Year 3	Total Three Year PG&M
\$	\$	\$	\$

Table 15: FA Objective 1-2: Increase Volume of Financial Services					
FA Objective 1-2: You selected this FA Objective but the following fields are pre-populated for you from the Financial-Activities Input Sheet Tab					
Increase the Volume of Current Financial Services					
Projected Financial Services					
	Total Three Historic Years	Projected Year 1	Projected Year 2	Projected Year 3	Total Three Year Projection
Total Financial Services Provided	#	#	#	#	#

5. Discuss your CDFI’s strategic goals for the next five years.
  - **Narrative Response:** 5,000 character limit
  - **AMIS data entry responses:** Narrative only
  
6. Previous award recipients must provide an explanation of how a new award differs from past requests.
  - **Narrative Response:** 3,250 character limit
  - **AMIS data entry responses:** Narrative only
  
7. Identify and discuss any risks that may inhibit your CDFI from achieving its FA Objective 5 and strategic goals for the next five years. Discuss how your CDFI will mitigate these risks.
  - **Narrative Response:** 5,000 character limit
  - **AMIS data entry responses:** Narrative only

8a) Discuss your CDFI's community coordination strategy including how you participate in neighborhood, local, state, regional, and/or federal community economic development plans and initiatives that impact the communities you serve, including work in designated Qualified Opportunity Zones.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry responses:** Narrative only

8) Describe any formal or informal partnerships your CDFI has established or plans to establish for the purposes of i) accomplishing your strategic goals, ii) furthering your support of the needs of your approved Target Market(s) and other Eligible Markets your CDFI serves, and/or iii) developing your products and services.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry responses:** Narrative only

### Products and Services Impacts (Question 9)

Your response to the following question is intended to help the CDFI Fund better understand how product and service offerings are designed to achieve impacts in the communities you serve.

9. Identify how your organization's Financial Products and Financial Services create short-term and long-term positive outcomes and create economic opportunities in the community or communities you serve. These outcomes should be evidence-based and factual.

- **Narrative Response:** 6,000 character limit
- **AMIS data entry responses:** Narrative and data fields below as appropriate

Current Financial Product Type	Amount of Portfolio Outstanding	Product Description
Affordable Housing		
Commercial Real Estate		
Community Facilities		
Consumer Financial Products		
Intermediary Lending to Non-Profits and CDFIs		
Microenterprise		
Small Business		

Other (please describe)		
Total	\$ -	

Table 14: Current Development Services	
Current Development Service Type	Select if Applicable
Business Technical Assistance	
Credit Counseling	
Financial Education	
Homeownership Counseling	
Real Estate Technical Assistance	
Other - Please enter description here	

### Market and Competitive Analysis (Question 10)

*Your response to the following question is intended to help the CDFI Fund better understand your CDFI's awareness of, and positioning within, its markets, as well as determine whether these markets support growth in the future, and whether or not your CDFI is coordinating with other entities.*

10. Describe any trends you are witnessing and/or primary competitors who are emerging in the market(s) you serve as they relate to the purpose of your Base-FA request. Please discuss any data sources and analysis that inform your assessment.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry response:** Narrative only

### Management and Track Record (Question 11)

*Your response to the following question is intended to help the CDFI Fund better understand your CDFI's management and staffing to determine the relative likelihood and viability of executing your FA Objectives and strategic goals.*

11. ~~Will any changes to your~~ Describe what policies and procedures are currently in place ~~be needed~~ in order to achieve your strategic goals, and/or what changes to your policies and

procedures are needed to achieve your strategic goals? If so, Please describe these policies and procedures and include the timeframe for updating these policies.

- Narrative Response: 2,000 character limit
- AMIS data entry responses: Narrative only

Applicants will complete the following tables in AMIS:

Table 15: Key Staff					
Name	Title	Years of Relevant Experience	Years on Staff	Role in implementing your strategic goals	Resume
<i>Applicants can provide information on up to 10 Key Staff members</i>					
				<i>[Provide a brief (700 character paragraph) description of this individual's capacity, skills, and experience as it related to his or her role in implementing the Applicant's FA Objectives and strategic goals.]</i>	<i>(attach resume)</i>

Table 16: Board Members				
Name	Title	Years of Relevant Experience	Years on Board	Accountability to the target market(s)
<i>Applicants can provide information on up to 7 board members.</i>				
				<i>[Provide a brief (700 character paragraph) description of the accountability of the board member to the CDFI's Target Market, the role of the board member, and the expertise that the board member provides to the CDFI.</i>



Table 17: Committees			
Name	Number of Board Members	Number of Key Staff Members	How does this committee relate to the performance and impact of the CDFI?
<i>Applicants can provide up to 5 committees</i>			<i>[Provide a brief (700 character paragraph) description of this Committee's purpose and how it relates to the performance of your CDFI.]</i>

**Financial Position (Question 12)**

Your response to the following question is intended to help the CDFI Fund better understand your CDFI's financial health and soundness. Note: In general this information is used in Step 2: Financial Analysis and Step 4: Policy Objective and Due Diligence Review as part of the CDFI Fund's due diligence review, and may be reviewed as part of Step 3: Business Plan Review to assess if the Applicant has strong financial policies and procedures to ensure that there are appropriate financial controls in place.

- 12. Describe how you view your current financial position and explain any large fluctuations or trends.
  - **Narrative Response:** 4,000 character limit
  - **AMIS data entry responses:** Appendix – Application Financial Data Inputs (by Institution Type)

**Growth and Projections (Questions 13-15)**

Your responses to the following questions are intended to help the CDFI Fund better understand the feasibility of your CDFI's FA Objectives and the intended deployment of a Base-FA award.

- 13. Describe the extent to which the requested Base-FA award will build, increase, augment, or improve your organization's ability to achieve the identified strategic goals and FA Objectives. Previous Base-FA award Recipients should explain how another award will quantifiably increase or augment the Applicant's ability to achieve the identified strategic goals.
  - **Narrative Response:** 2,000 character limit
  - **AMIS data entry responses:** Narrative only

- 14. Describe how your current staff will be expected to reach increased production goals either for new products, more products, or larger service areas. If you plan to create new positions,

or hire additional staff in your organization, utilize subcontractors, and/or utilize staff from affiliate, parent, or partner organizations to help execute your strategic plan, describe how new staffing needs will be met.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry responses:** Narrative only

15. Explain the rationale behind the projected figures included in your Balance Sheet and Income Statement Projected Financial Data Inputs (Assets, Liabilities, Equity, Income, Expenses).

- **Narrative Response:** 4,000 character limit
- **AMIS data entry responses:** Appendix – Application Financial Data Inputs (by Institution Type)

## Matching Funds Information (AMIS Data Entry)

This section only applies to CDFI Program FA Core Applicants, with the exception of Native American CDFIs. Native American CDFIs are not required to provide Matching Funds.

Required Applicants must provide the information in the Table below for each source of Matching Funds.

Table 18: Matching Funds Detail						
Matching Funds Provider	Matching Funds Type	Matching Funds Initial Date of Receipt	Matching Funds Final Date of Receipt	Provide Contact Name and Contact Information	Eligible FA Activity	Comments
Enter Name of Provider	Select from drop down options	Enter Date	Enter Date	Enter contact name and contact information	Select from drop down options	Enter any comments

Applicants using retained earnings as Matching Funds must complete and attach the appropriate Retained Earnings Calculator in AMIS (included in Appendix).

## OPTIONAL QUESTIONS: SUPPLEMENTAL APPLICATION QUESTIONS

The questions below are optional and will be used in consideration of additional Supplemental Financial Assistance Funds under the specific programs.

### Healthy Food Financing Initiative Financial Assistance (HFFI-FA)

*Applicants who have completed the Base-FA Application can choose to complete the following questions in order to be considered for additional funding under HFFI-FA.*

#### HFFI-FA Target Market Profile (Question 1)

1. Quantify the extent to which the Applicant's activities will provide healthy food-related goods and services in communities that:
  - (i) lack access to healthy food options (e.g. food deserts);
  - (ii) indicate patterns of non-healthy food consumption (such as low rates of fruit and vegetable consumption);
  - (iii) suffer from poor health indicators (such as high rates of obesity, diabetes and other diet-related chronic disease);
  - (iv) have high concentrations of persons participating in food assistance programs (for instance, Supplemental Nutrition Assistance Program; Women, Infants, and Children food packages; school lunch programs); or
  - (v) demonstrate other indications of need for healthy food finance interventions.
  - **Narrative Response:** 3,500 character limit
  - **AMIS data entry responses:** Narrative only

#### Healthy Food Financial Products (Questions 2 and 3)

2. Describe the Applicant's proposed and/or current healthy food Financial Products and include information on how these Financial Products will be leveraged with and/or support other healthy food interventions.
  - **Narrative Response:** 3,500 character limit
  - **AMIS data entry responses:** Narrative only
3. Explain how the Applicant's proposed and/or current healthy food Financial Products support healthy food interventions that address the financing needs of the Applicant's customers.
  - **Narrative Response:** 2,000 character limit
  - **AMIS data entry responses:** Narrative only

#### Healthy Food Financing Development Services (Question 4)

4. Describe the proposed and/or current Development Services (e.g., training, technical assistance) offered in conjunction with the Applicant's healthy food Financial Products.

Include a discussion of the format of the instruction (e.g. one-on-one sessions, group training, on-line counseling, etc.), any fees or costs charged to the customer, and any systems used to evaluate effectiveness of the Development Services offered.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry responses:** Narrative only

Projected HFFI-FA Activities (Question 5)

5. Provide and discuss the Applicant’s current pipeline of HFFI-FA projects.

- **Narrative Response:** 1,000 character limit
- **AMIS data entry responses:** HFFI Pipeline Table

Table 19: Sample HFFI-FA Pipeline Table							
Project Name	Brief Project Description	Total Development Cost	Total HFFI-FA Loan Amount	Retail (Select Yes or No)	Target Market (Select Yes or No)	Food Desert (Select Yes or No)	Project Status (Select from Dropdown Options)
XYZ Project	Supermarket in Akron, OH	\$10,000,000	\$5,000,000	YES	YES	YES	Underwriting
ABC Project	Food prep space in a larger development	\$15,000,000	\$10,000,000	NO	YES	YES	Inquiry
<b>Total</b>		\$25,000,000	\$15,000,000				

HFFI-FA Track Record (Question 6)

**Question Text:**

6. Discuss the Applicant’s healthy food lending track record. Provide specific examples of prior healthy food projects that the Applicant has financed in its approved Target Market.

- **Narrative Response:** 1,000 character limit
- **AMIS data entry responses:** HFFI Track Record Table

Table 20: Sample HFFI-FA Track Record Table							
Project Name	Brief Project Description	Total Development Cost	Total HFFI-FA Loan Amount	Retail (Select Yes or No)	Target Market (Select Yes or No)	Food Desert (Select Yes or No)	Date Closed
XYZ Project	Supermarket in Akron, OH	\$10,000,000	\$5,000,000	YES	YES	YES	12/15/2020
ABC Project	Food prep space in a larger development	\$15,000,000	\$10,000,000	NO	YES	YES	12/25/2020
<b>Total</b>		\$25,000,000	\$15,000,000				

This information is then used to automatically populate the following table:

Table 21: Healthy Food Financing Track Record Table				
Healthy Food Projects Financed	Historic Year 3	Historic Year 2	Historic Year 1	Current Year
(a) Dollar Amount RETAIL Healthy Food Projects Financed				
(b) Dollar Amount NON-RETAIL Healthy Food Projects Financed				
(c) TOTAL Dollar Amount of Healthy Food Projects Financed (Note: a + b = c)				
(d) TOTAL Dollar Amount of RETAIL Healthy Food Projects Financed in Food Deserts (subset of a)				
(e) TOTAL Dollar Amount of RETAIL and NON-RETAIL Healthy Food Projects Financed in approved Target Market (subset of c)				

Management Capacity for Providing Healthy Food Financing (Question 7)

7. Describe the staff that will play key roles in the implementation of the Applicant’s HFFI-FA strategy. The Applicant can include up to seven (7) key staff members.

Table 22: Sample Key Staff Table		
Key Staff Name and Title	Responsibility for HFFI-FA implementation	Qualifications for HFFI work
e.g. Joe Smith, Loan Officer	Underwrite HFFI-FA transactions	5 years as Loan Officer with ABC CDFI underwriting super market loans
e.g. VACANT, Business Development Officer	Generate new business, including HFFI-FA transactions	Ideal candidate will have at least 5 years of experience in business development role

## Persistent Poverty Counties Financial Assistance (PPC-FA)

*Applicants who have completed the Base-FA Application can choose to complete the following questions in order to be considered for additional funding for under PPC-FA.*

1. If you are requesting Persistent Poverty Financial Assistance (PPC-FA), please describe your CDFI's strategy to effectively deploy a PPC-FA award. Using the data inputs (such as your financial data and activities) as a guide, please include information on your historic activities and pipeline of deploying funds in Persistent Poverty Counties.
  - **Narrative Response:** 3,500 character limit
  - **AMIS data entry response:** Appendix – Application Financial Data Inputs (by Institution Type)

## Disability Funds Financial Assistance (DF-FA)

*Applicants who have completed the Base-FA Application can choose to complete the following questions in order to be considered for additional funding under DF-FA.*

1. Describe the needs and challenges of individuals with disabilities<sup>1</sup> within the communities you serve, such as, but not limited to, asset development; affordable, accessible, and safe housing; employment opportunities; and access to assistive products and services that support health and community living.
  - **Narrative Response:** 3,500 character limit
  - **AMIS data entry responses:** Narrative only
2. Discuss your strategy for meeting the needs and challenges identified in Question 1 through your Financial Products, Financial Services, and Development Services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities. Describe your outreach strategy for reaching individuals with disabilities and/or organizations that provide services to individuals with disabilities.
  - **Narrative Response:** 3,500 character limit
  - **AMIS data entry responses:** Narrative only
3. Describe how you will use the requested DF-FA award to increase and/or expand your Financial Products, Financial Services, and/or Development Services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities to address challenges, such as, asset development; affordable, accessible, and safe housing; employment opportunities; and access to assistive products and services that support health and community living.

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<sup>1</sup> For the purposes of DF- FA, a person with a Disability is: a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment, as defined by the American Disabilities Act (ADA) at <https://www.ada.gov/cguide.htm>.

- Narrative Response: 3,500 character limit
- AMIS data entry responses: Narrative and data fields below as appropriate

Applicants will complete the following tables in AMIS:

Table 23: Disability Financial Products Table (Required)								
#	Financial Product Name	Financial Product Description (100 Characters)	Historic Fiscal Year 1		Historic Fiscal Year 2		Historic Fiscal Year 3	
			\$ of Loans Closed to benefit Individuals with Disabilities	# of Individuals with Disabilities Served	\$ of Loans Closed to benefit Individuals with Disabilities	# of Individuals with Disabilities Served	\$ of Loans Closed to benefit Individuals with Disabilities	# of Individuals with Disabilities Served
1.								
2.								
...(up to 6)								
Total \$ of all loans closed to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	
Total \$ of all loans closed (must match On-Balance Sheet Loans Closed \$):								
% of loans closed to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	

Table 24: Disability Financial Services Table (if Applicable)								
#	Financial Services Name	Financial Services Description (100 characters)	Historic Fiscal Year 1		Historic Fiscal Year 2		Historic Fiscal Year 3	
			# of Financial Services Provided	# of Individuals with Disabilities Served	# of Financial Services Provided	# of Individuals with Disabilities Served	# of Financial Services Provided	# of Individuals with Disabilities Served
1.								
2.								
...(up to 6)								
Total # of all Financial Services provided to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	
Total # of all Financial Services provided:								
% of Financial Services provided to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	



Table 25: Disability Development Services Table (if Applicable)								
#	Development Services Name	Development Services Description (100 characters)	Historic Fiscal Year 1		Historic Fiscal Year 2		Historic Fiscal Year 3	
			# of Dev. Services Provided	# of Clients Served Benefitting Individuals with Disabilities	# of Dev. Services Provided	# of Clients Served Benefitting Individuals with Disabilities	# of Dev. Services Provided	# of Clients Served Benefitting Individuals with Disabilities
1.								
2.								
...(up to 6)								
Total # of all Development Services provided to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	
Total # of all Development Services provided:								
% of Development Services provided to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	

4. Describe any formal or informal partnerships you have established or plan to establish for the purposes of: i) accessing and/or referring customers; ii) developing new products and/or services; and/or iii) providing products and/or services to further your support of individuals with disabilities.
- **Narrative Response:** 2,500 character limit
  - **AMIS data entry responses:** Narrative only

## Appendix A: AAT Compliance Risk Evaluation Questions

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

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

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

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

## Appendix B(i): Required Application Financial Data Inputs: Unregulated Applicants

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

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

<b>#</b>	<b>Field Name</b>	<b>Data Type</b>	<b>Section</b>
26.	On-Balance Sheet Loans Closed (#)	Number Amount (#)	Loan Portfolio
27.	On-Balance Sheet Loans Closed in Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
	% of Financial Products closed in an Eligible Market or Target Market (% - calculated value, no data input)	Percent (%)	N/A
28.	Charge-offs (\$)	Dollar Amount (\$)	Loan Portfolio
29.	Charge-offs (#)	Number Amount (#)	Loan Portfolio
30.	Troubled Debt Restructuring (\$)	Dollar Amount (\$)	Loan Portfolio
31.	Recoveries (\$)	Dollar Amount (\$)	Loan Portfolio
32.	Recoveries (#)	Number Amount (#)	Loan Portfolio
33.	Loans 90 Days (or more) Past Due (\$)	Dollar Amount (\$)	Loan Portfolio
34.	Loans 90 Days (or more) Past Due (#)	Number Amount (#)	Loan Portfolio
35.	Loans Delinquent 61 to 90 days (\$)	Dollar Amount (\$)	Loan Portfolio
36.	Loans Delinquent 61 to 90 days (#)	Number Amount (#)	Loan Portfolio
37.	On-Balance Sheet Loan Guarantees Made (\$)	Dollar Amount (\$)	Loan Portfolio
38.	On-Balance Sheet Loan Guarantees Made in Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
39.	Total On-Balance Sheet Loan Guarantees Outstanding (\$)	Dollar Amount (\$)	Loan Portfolio
40.	Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
41.	Equity Investments Exited this Year (\$)	Dollar Amount (\$)	Equity Portfolio
42.	Equity Investments Exited this Year (#)	Number Amount (#)	Equity Portfolio
43.	Investments Written-Off this Year (\$)	Dollar Amount (\$)	Equity Portfolio
44.	Investments Written-Off this Year (#)	Number Amount (#)	Equity Portfolio

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



#	Field Name	Data Type	Section
	<del>Investments and Loan Guarantees) (\$— calculated value, no data input)</del>		<del>products closed in OZs</del>
53.	<del>a. — On-Balance Sheet Loans closed in Opportunity Zones serving Eligible Market and/or Target Market (\$)</del>	<del>Dollar Amount (\$)</del>	<del>On- balance sheet financial products closed in OZs</del>
54.	<del>b. — Total Equity Investments closed in Opportunity Zones serving Eligible Market and/or Target Market (\$)</del>	<del>Dollar Amount (\$)</del>	<del>On- balance sheet financial products closed in OZs</del>
55.	<del>c. — Loan Guarantees made in Opportunity Zones serving Eligible Market and/or Target Market (\$)</del>	<del>Dollar Amount (\$)</del>	<del>On- balance sheet financial products closed in OZs</del>

## Appendix B(ii): Required Application Financial Data Inputs: Credit Union Applicants

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

AMIS Inputs	Equivalent 5300 or FPR Data Location		
<b>Assets</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Allowance for Loan and Lease Losses (\$)	719 or AS0048; Page 2 item 17 or 18	Page 1 (Allowance for Loans & Leases)	FS220
Total Assets (\$)	010 ; Page 2 item 25	Page 1 (Total Assets)	FS220
<b>Liabilities</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Borrowings (\$)	860C ; Page 3 item 6	Page 6 (Other Borrowings + Other Notes, Promissory Notes, Interest Payable, and Draws Against Lines of Credit + Borrowing Repurchase Transactions + Subordinated Debt + Uninsured Secondary Capital and Subordinated Debt included in NW)	FS220
<b>Shares/Deposits</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Shares and Deposits (\$)	018 ; Page 3 item 19	Page 1 (Total Shares & Deposits)	FS220
<b>Net Worth</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Net Worth (\$)	997 ; Page 12 item 8	Page 6 (Total Net Worth)	FS220A
<b>Income/Revenue</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Interest Income (\$)	115 ; Page 5 Item 5	Page 7 (Total Interest Income)	FS220A
Net Income (\$)	661A ; Page 5 item 33	Page 7 (Net Income)	FS220A
<b>Expenses</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Interest Expense (\$)	350 ; Page 5 item 9	Page 7 (Total Interest Expense)	FS220A
<b>Loan Portfolio</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>

Total On-Balance Sheet Loan Portfolio (\$)	025B; Page 2 item 16	Page 5 (Total Loans & Leases)	FS220
Total On-Balance Sheet Loan Portfolio (#)	025A; Page 2 item 16	There is no corresponding FPR reference. <b>Use corresponding term defined for Unregulated Applicants above.</b>	FS220
Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)	There is no corresponding FPR reference. This exact classification not directly defined in 5300 accounts. <b>Use corresponding term defined for Unregulated Applicants above.</b>		
On-Balance Sheet Loans Closed (\$)	031B ; Page 6 item 15	Page 18 (Total Amount of Loans Granted YTD)	FS220
On-Balance Sheet Loans Closed (#)	031A ; Page 6 item 15	There is no corresponding FPR reference. <b>Use corresponding term defined for Unregulated Applicants above.</b>	FS220
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)	There is no corresponding FPR reference. This exact classification not directly defined in 5300 accounts. <b>Use corresponding term defined for Unregulated Applicants above.</b>		
% of On-Balance Sheet Loans Closed in an Eligible Market	There is no corresponding FPR reference. This exact classification not directly defined in 5300 accounts. <b>Calculated value (no data entry): On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$) divided by On-Balance Sheet Loans Closed (\$)</b>		
Charge-offs (\$)	550 ; Page 10 item 10	Page 10 (Total Loans Charged Off)	FS220
Troubled Debt Restructuring (\$)	1001F ; Page 17 item 1.F	Page 10 (Total TDR First RE, Other RE, Consumer, and Commercial Loans)	FS220H
Recoveries (\$)	551 ; Page 10 item 10	Page 10 (Total Loans Recovered)	FS220
Loans 60 Days (or more) Past Due (\$)	041B ; Page 8 item 10b (Total Amount of Reportable Delinquent Loans)	Page 8 ( Total Del Loans - All Types (> = 60 Days))	FS220
Loans 60 Days (or more) Past Due (#)	041A ; Page 8 item 10a (Total Number of Reportable Delinquent Loans)	There is no corresponding FPR reference. <b>CDFI Fund Staff Program Staff Comments:</b> The total number (#) of loans 60 or more days past due. Loans should be considered past due if any part of the payment is past due.	FS220A

Total Loans Delinquent 31 to 60 Days (\$)	020B ; Page 8 item 10b (30-59 days)	Page 9 (30 to 59 Days Delinquent)	FS220
Total Loans Delinquent 31 to 60 Days (#)	020A ; Page 8 item 10a (30-59 days)	There is no corresponding FPR reference.  <b><i>CDFI Fund Staff Program Staff Comments:</i></b> The total number (#) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.	FS220
On-Balance Sheet Loan Guarantees Made (\$)	There is no corresponding FPR reference.  This exact classification not directly defined in 5300 accounts.  <b><i>Use corresponding term defined for Unregulated Applicants above.</i></b>		
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$)	There is no corresponding FPR reference.  This exact classification not directly defined in 5300 accounts.  <b><i>Use corresponding term defined for Unregulated Applicants above.</i></b>		
Total On-Balance Sheet Loan Guarantees Outstanding (\$)	There is no corresponding FPR reference.  This exact classification not directly defined in 5300 accounts.  <b><i>Use corresponding term defined for Unregulated Applicants above.</i></b>		
Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)	There is no corresponding FPR reference.  This exact classification not directly defined in 5300 accounts.  <b><i>Use corresponding term defined for Unregulated Applicants above.</i></b>		
<b>Equity Portfolio</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Equity Investments Exited this Year (\$)	There is no corresponding FPR reference.  This exact classification not directly defined in 5300 accounts.  <b><i>Use corresponding term defined for Unregulated Applicants above.</i></b>		
Equity Investments Exited this Year (#)	There is no corresponding FPR reference.  This exact classification not directly defined in 5300 accounts.  <b><i>Use corresponding term defined for Unregulated Applicants above.</i></b>		

Investments Written-Off this Year (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Investments Written-Off this Year (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Total Equity Investments Portfolio (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Total Equity Investments Portfolio (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Total Equity Investments Closed (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
<b>Membership</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Membership (#)	083 ; Page 7 item 2	Page 18 (Num Current Members)	FS220
Total Field of Membership (#)	084 ; Page 7 item 3	Page 18 (Num Potential Members)	FS220
Total Members (%)	(083÷084) ; Page 7 item 2 ÷ Page 7 item 3	Page 18 ( % Current Members to Potential Members)	FS220
Total Financial Services Provided in an Eligible Market and/or Target Market (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p>		

	<b>Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.</b>		
<b>On-Balance Sheet Financial Products Closed in Persistent Poverty Counties</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
On-Balance Sheet Loans closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Calculated value - no data entry.</b></p>		
<b>On-Balance Sheet Financial Products Closed in Opportunity Zones</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>

<p>On-Balance Sheet Loans closed in Opportunity Zones serving an Eligible Market and/or Target Market (\$)</p>	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>
<p>Total Equity Investments closed in Opportunity Zones serving an Eligible Market and/or Target Market (\$)</p>	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>
<p>Loan Guarantees made in Opportunity Zones serving an Eligible Market and/or Target Market (\$)</p>	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>
<p>Total On-Balance Sheet Financial Products closed in Opportunity Zones serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) (\$)</p>	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Calculated value—no data entry.</b></p>

## Appendix B(iii): Required Application Financial Data Inputs: Bank and Bank Holding Company Applicants

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

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

AMIS Inputs	Equivalent UBPR Data Location			
Assets	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description
Unrestricted Cash & Cash Equivalents (\$)	UBPR0081	Page 4 - Noninterest-Bearing Cash and Due From Bank	Schedule RC items 1a (RCFD 0081 = Non-Interest Bearing Balances and Coin and Currency) plus RC item 1b (RCFD 0071 = Interest-bearing balances)	<p>UBPR0081</p> <p><b>DESCRIPTION:</b> Noninterest-Bearing Cash and Due From Banks</p> <p><b>NARRATIVE:</b> Total currency, coin, and noninterest-bearing balances due from depository institutions.</p> <p><b>FORMULA:</b> ExistingOf(cc:RCFD0081[P0], cc:RCON0081[P0])</p>
Allowance for Loan and Lease Losses (\$)	UBPR3123	Page 4 - Loans and Leases Allowance	Schedule RC item 4c (RCFD 3123)	<p>UBPR3123</p> <p><b>DESCRIPTION:</b> Loan and Lease Allowance</p> <p><b>NARRATIVE:</b> The allowance for loan and lease losses.</p> <p><b>FORMULA:</b> IF(uc:UBPRC752[P0] = 31,cc:RCFD3123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3123[P0], NULL))</p>
Average Assets (\$)	UBPRE878	Page 4 - Average	Schedule RC-K item 9 (RCFD 3368)	<p>UBPRE878</p> <p><b>DESCRIPTION:</b> Average Assets During Quarter</p>



		Assets During Quarter		<p><b>NARRATIVE:</b> Average assets for one quarter from Call Report Schedule RC-K.</p> <p><b>FORMULA:</b> IF(uc:UBPR3368[P0] &gt; 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] &lt; 1,uc:UBPR2170[P0], NULL))</p>
Earning Assets (\$)	UBPRE123	Page 4 - Total Earning Assets	Schedule RC items 2a, plus 2b, plus 4d (a. Held-to-maturity securities (from Schedule RC-B, column A) RCFD 1754 -- b. Available-for-sale securities (from Schedule RC-B, column D) RCFD 1773) -- plus d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) RCFD B529	<p>UBPRE123</p> <p><b>DESCRIPTION:</b> Total Earning Assets</p> <p><b>NARRATIVE:</b> Sum of Net Loans and Leases and Total Investments. RCK item 9 (Average Total Asset) can be used when UBPRE123 (Average Earning Assets) is not available.</p> <p><b>FORMULA:</b> uc:UBPRE119[P0] + uc:UBPRE122[P0]</p>
Total Assets (\$)	UBPR2170	Page 4 - Total Assets	Schedule RC item 12 -RCFD 2170	<p>UBPR2170</p> <p><b>DESCRIPTION:</b> Total Assets</p> <p><b>NARRATIVE:</b> Total Assets from Call Report Schedule RC.</p> <p><b>FORMULA:</b> IF(uc:UBPRC752[P0] = 31,cc:RCFD2170[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON2170[P0], NULL))</p>
<b>Liabilities</b>	<b>UBPR Concept</b>	<b>UBPR Page No. &amp; UBPR Concept Description</b>	<b>Call Report Item</b>	<b>UBPR Concept Description</b>
Total Liabilities (\$)	UBPRD662	Page 4 - Total Liabilities (Including Mortgages)	21. Total liabilities (sum of items 13	<p>UBPRD662</p> <p><b>DESCRIPTION:</b> Total Liabilities (Including Mortgages)</p>

			through 20) RCFD 2948	<p><b>NARRATIVE:</b> Total Liabilities (excluding notes and debentures subordinated to deposits).</p> <p><b>FORMULA:</b> uc:UBPR2948[P0]</p>
Net Assets	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description
Tier 1 Capital (\$)	UBPR8274	Page 11A - Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines	Schedule RC-R item 26. (sum of items 19 and 25) RCFA 8274	<p>UBPR8274</p> <p><b>DESCRIPTION:</b> Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines</p> <p><b>NARRATIVE:</b> Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines</p> <p><b>FORMULA:</b> if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]&gt;'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]&gt;'2015-01-01', cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8274[P0], NULL))))))</p>
Income/ Revenue	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description
Total Interest Income (\$)	UBPR4107	Page 2 - Total Interest Income (TE)	Schedule RI item <u>1</u> h. = Total interest income (sum of items 1.a.(3) through 1.g) RIAD 4107	<p>UBPR4107</p> <p><b>DESCRIPTION:</b> Total Interest Income (TE)</p> <p><b>NARRATIVE:</b> Sum of income on loans and leases on a tax equivalent basis + investment income on a tax</p>

				<p>equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets.</p> <p><b>FORMULA:</b> uc:UBPR4010[P0] + cc:RIAD4065[P0] + cc:RIAD4115[P0] + uc:UBPRD398[P0] + ExistingOf(cc:RIAD4069[P0], '0') + cc:RIAD4020[P0] + cc:RIAD4518[P0] + uc:UBPRD405[P0]</p>
Net Income (\$)	UBPR4340	Page 2 - Net Income	Net income (loss) attributable to bank, RIAD 4340, NETINC	<p>UBPR4340</p> <p><b>DESCRIPTION:</b> Net Income</p> <p><b>NARRATIVE:</b> Net Income from Call Report Schedule RI.</p> <p><b>FORMULA:</b> cc:RIAD4340[P0]</p>
<b>Expenses</b>	<b>UBPR Concept</b>	<b>UBPR Page No. &amp; UBPR Concept Description</b>	<b>Call Report Item</b>	<b>UBPR Concept Description</b>
Interest Expense (\$)	RIAD4073	Page 2 - Total Interest Expense	Schedule RI item 2 e. Total interest expense (sum of items 2.a through 2.d) RIAD 4073	23 Total Interest Expense 23.1 RIAD4073
<b>Loan Portfolio</b>	<b>UBPR Concept</b>	<b>UBPR Page No. &amp; UBPR Concept Description</b>	<b>Call Report Item</b>	<b>UBPR Concept Description</b>
Total On-Balance Sheet Loan Portfolio (\$)	UBPRE386	Page 7 - Average Total Loans and Leases	RC-K items 6.a.1. Thru b. (RCON 3360) (2) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties RCON 3465 (b) All other	<p>UBPRE386</p> <p><b>DESCRIPTION:</b> Average Total Loans &amp; Leases</p> <p><b>NARRATIVE:</b> Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K.</p>

		loans secured by real estate RCON 3466 3) Loans to finance agricultural production and other loans to farmers RCON 3386 (4) Commercial and industrial loans RCON 3387 (5) Loans to individuals for household, family, and other personal expenditures: a) Credit cards RCON B561 (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON B562 b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs RCFN 3360	<b>FORMULA:</b> uc:UBPRD151[P0] + uc:UBPRD272[P0]
Total On-Balance Sheet Loan Portfolio (#)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total On-Balance Sheet Loan Portfolio in Eligible Market and/or Target Market (\$)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>		

On-Balance Sheet Loans Closed (\$)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			
On-Balance Sheet Loans Closed (#)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			
On-Balance Sheet Loans Closed in Eligible Market and/or Target Market (\$)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			
% of On-Balance Sheet Loans Closed in an Eligible Market	Calculated value - no data entry.			
Charge-offs (\$)	UBPR4635	Page 7 - Gross Credit Losses	Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for Credit Losses	<p>UBPR3465</p> <p><b>DESCRIPTION:</b> Gross Loan Losses</p> <p><b>NARRATIVE:</b> Gross amount of loan and lease losses year-to-date. Note that gross loan losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.</p> <p><b>FORMULA:</b> IF(uc:UBPR9999[P0] &gt; '2002- 01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:UBPR9999[P0] &lt; '2002-01-01' AND uc:UBPR9999[P0] &gt; '2001-04-01',cc:RIADC079[P0] + uc:UBPRD582[P0],IF(uc:UBPR9999[P0] &lt; '2001-04-01' AND uc:UBPR9999[P0] &gt; '2001-01-01',cc:RIAD4635[P0],NULL)))</p>
Recoveries (\$)	RIAD4605	Page 7 – Line 9 of Schedule RI-B, Part I. Charge-offs and	Schedule RI-B Charge-offs and Recoveries and Changes in	Refer to Call Report RIAD4605

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

Outstanding (\$)				
Total On-Balance Sheet Loan Guarantees Outstanding in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Equity Portfolio	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description
Total Equity Investments Portfolio (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Total Equity Investments Portfolio (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Total Equity Investments Portfolio in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Equity Investments Exited this Year (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Equity Investments Exited this Year (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Total Equity Investments Closed (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Total Equity Investments Closed in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Investments Written-Off this Year (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			

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



Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) (\$)				
<b>On-Balance Sheet Financial Products Closed in Opportunity Zones</b>	<b>UBPR Concept</b>	<b>UBPR Page No. &amp; UBPR Concept Description</b>	<b>Call Report Item</b>	<b>UBPR-Concept-Description</b>
On-Balance Sheet Loans closed in Opportunity Zones serving an Eligible Market and/or Target Market (\$)	<p style="text-align: center;">There is no corresponding UBPR concept.</p> <p style="text-align: center;"><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Total Equity Investments closed in Opportunity Zones serving an Eligible Market and/or Target Market (\$)	<p style="text-align: center;">There is no corresponding UBPR concept.</p> <p style="text-align: center;"><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Loan Guarantees made in Opportunity Zones serving an Eligible Market and/or Target Market (\$)	<p style="text-align: center;">There is no corresponding UBPR concept.</p> <p style="text-align: center;"><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Total On-Balance Sheet Financial Products closed in Opportunity Zones serving an Eligible	<p style="text-align: center;">Calculated value—no data entry.</p>			

Market and/or  
Target Market  
(Includes On-  
Balance Sheet  
Loans, Equity  
Investments  
and Loan  
Guarantees)  
(\$)

## APPENDIX C: Matching Funds Retained Earnings Calculators

This Appendix only applies to Applicants using retained earnings as Matching Funds, who must complete and attach the appropriate Retained Earnings Calculator in AMIS, based on financial institution type. Only CDFI Program FA Core Applicants are required to submit Matching Funds, with the exception of Native American CDFIs.

Retained Earnings Calculator: Non-Regulated Entities					
Line	Financial Data	Select FYE	Select FYE	Select Most Recent FYE:	Notes/ Documentation:
A	Total Income/Revenue				
B	LESS Income from Federal Sources (Itemize source and amount in the lines below. Add additional lines as necessary)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
C	LESS Income listed as Matching Funds Used (Itemize source and amount in the lines below. Add additional lines as necessary).	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	

D	LESS Retained Earnings Used in Previous Award Years	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
D1	FYE Retained Earnings Used				
D2	Previous 3 Year Average Retained Earnings Used (Two Year Overlap)				
D3	Previous 3 Year Average Retained Earnings Used (One Year Overlap)				
E	Subtotal: Adjusted Operating Income/Revenue	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
F	Total Expenses				
G	LESS Total Expenses Associated with Lines B and C (Itemize source and amount in the lines below. Add additional lines as necessary)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
	Review?	Ok!	Ok!	Ok!	
	Salary and fringe benefits				
	Bad debt/loan loss provision				
	Program services funded through grants				
	Grant expense				
	Other				
H	Subtotal: Adjusted Expenses	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
I	TOTAL RETAINED EARNINGS (E-H)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
Any of the Results Below Can Be Used As Match:					

J	Retained Earnings Increase from Fiscal Year End(s) within the Matching Funds Window:		Three Year Average Retained Earnings Initial Increase	{Auto Calculated}
K	Three Year Average Retained Earnings Eligible for MF	{Auto Calculated}	Prior Three Year Average Retained Earnings Used for MF (Two Years of Overlap)	{Auto Calculated}
L	Matching Funds Used		Prior Three Year Average Retained Earnings Used for MF (One Year of Overlap)	\$0

Retained Earnings Calculator: Credit Unions						
Line	Call Report and other Financial Data	Select FYE	Select FYE	Select FYE	Select Most Recent FYE:	Notes/ Documentation:
A	<b>Total Net Worth</b> (from PCA Net Worth Calculation Worksheet, Line 8 in Call Report Form 5300)					
B	<b>LESS: Uninsured Secondary Capital</b> (Call Report Form 5300: Line 9. Uninsured Secondary Capital, "Total Amount" )					
	Subtotal Modified Retained Earnings (A-B)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	

	Change in Modified Retained Earnings	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
C	<b>LESS Income from Federal Sources</b> Itemize source and amount in the lines below.	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
D	<b>LESS Matching Funds Used (include current and prior years)</b> (Itemize source and amount in the lines below - report retained earnings from prior award years below in Section E.)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E	<b>LESS Retained Earnings Used in Previous Award Years</b> (Insert year retained earnings generated)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E1	FYE Retained Earnings Used					
E2	Previous 3 Year Average Retained Earnings Used (Two Year Overlap)					

E3	Previous 3 Year Average Retained Earnings Used (One Year Overlap)				
F	Adjusted Retained Earnings	N/A	\$0	\$0	\$0

**Any of the Results Below Can Be Used As Match:**

G	Retained Earnings Increase from Fiscal Year End(s) within the Matching Funds Window:	
H	Three Year Average Retained Earnings:	{Auto Calculated}
I	Matching Funds Used	

Three Year Average Retained Earnings Increase	{Auto Calculated}
Prior Three Year Average Retained Earnings Used for MF (Two Years of Overlap)	{Auto Calculated}
Prior Three Year Average Retained Earnings Used for MF (One Year of Overlap)	{Auto Calculated}

**Applicants using Retained Earnings Since Inception, must complete Test 1 and Test 2 below**

**Test #1**

K	Total FA Request Amount (Base-FA + PPC-FA + DF-FA)	
L	<b>Total Net Worth</b> (from PCA Net Worth Calculation Worksheet, Line 8 in Call Report Form 5300)	{Auto Calculated}
M	<b>LESS: Uninsured Secondary Capital</b> (Call Report Form 5300: Line 9. Uninsured)	{Auto Calculated}

	Secondary Capital, "Total Amount" )	
N	Adjusted Retained Earnings	{Auto Calculated}
O	Since Inception Match Available	No, not eligible to use Since Inception option
<b>Test #2</b>		
<b>Section I: Shares/Deposits</b>		
P	<b>Dec 31, 2020</b> Call Report Form 5300: Line 19c. Total Shares and Deposits, "Total Amount"	
Q	<b>Dec 31, 2021</b> Call Report Form 5300: Line 19c. Total Shares and Deposits, "Total Amount"	
R	Increase over the past year	{Auto Calculated}
S	% of Award	{Auto Calculated}
T	Minimum Threshold Met	{Auto Calculated}
<b>Section II: Loans &amp; Leases</b>		



U	<b>Dec 31, 2019</b> Call Report Form 5300: Loans & Leases	{Auto Calculated}
U1	<b>Dec 31, 2019</b> Call Report Form 5300: Line 16. Total Loans & Leases, "Amount"	
U2	<b>Dec 31, 2019</b> Call Report Form 5300: Line 17. Less: Allowance for Loan & Lease Losses, "Amount"	
V	<b>Dec 31, 2020</b> Call Report Form 5300: Loans & Leases	{Auto Calculated}
V1	<b>Dec 31, 2020</b> Call Report Form 5300: Line 16. Total Loans & Leases, "Amount"	
V2	<b>Dec 31, 2020</b> Call Report Form 5300: Line 17. Less: Allowance for Loan & Lease Losses, "Amount"	
W	Increase over the past year	{Auto Calculated}
X	% of Award	{Auto Calculated}
Y	Minimum Threshold Met	{Auto Calculated}
<b>Section III: Increase in Shares/Deposits and Loans &amp; Leases</b>		

Z	Minimum Threshold Met	{Auto Calculated}	
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Retained Earnings Calculator: Bank & Bank Holding Companies						
Line	Call Report Data	Select FYE	Select FYE	Select FYE	Select Most Recent FYE:	Notes/ Documentation:
A	<b>Retained earnings</b> (Line 16c from Holding Company report FR Y-9SP; line 20d from FR Y-9LP; Schedule RC, line 26a from Bank Call Report)					
B	<b>Accumulated other comprehensive income</b> (Line 16d from Holding Company report FR Y-9SP; line 20e from FR Y-9LP; Schedule RC, line 26b from Bank Call Report)					
	Subtotal Modified Retained Earnings (A+B)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
	Change in Modified Retained Earnings	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
C	<b>LESS Income from Federal Sources</b> (Itemize source and amount in the lines below.)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	

D	<b>LESS Matching Funds Used (include current and prior years)</b> (Itemize source and amount in the lines below, include retained earnings from prior Award years below in Section E.)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E	<b>LESS Retained Earnings Used in Previous Award Years</b> (Insert year retained earnings generated)	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E1	FYE Retained Earnings Used					
E2	Previous 3 Year Average Retained Earnings Used (Two Year Overlap)					
E3	Previous 3 Year Average Retained Earnings Used (One Year Overlap)					
F	Adjusted Retained Earnings	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
<b>Any of the Results Below Can Be Used As Match:</b>						
G	Retained Earnings Increase from Fiscal Year End(s) within the Matching Funds Window:			Three Year Average Retained Earnings Initial Increase		{Auto Calculated}

H	Three Year Average Retained Earnings Increase:	{Auto Calculated}	Prior Three Year Average Retained Earnings Used for MF (Two Years of Overlap)	{Auto Calculated}
I	Matching Funds Used		Prior Three Year Average Retained Earnings Used for MF (One Year of Overlap)	{Auto Calculated}

**Applicants using Retained Earnings Since Inception, must complete Test 1 and Test 2 below**

**Test #1**

K	Total FA Request Amount (Base-FA + PPC-FA + DF-FA)	
L	Retained earnings (Line 16c from Holding Company report FR Y-9SP; line 20d from FR Y-9LP; Schedule RC, line 26a from Bank Call Report) Dec 31, 2019	{Auto Calculated}
M	LESS Accumulated other comprehensive income (Line 16d from Holding Company report FR Y-9SP; line 20e from FR Y-9LP; Schedule RC, line 26b from Bank Call Report) Dec 31, 2019	{Auto Calculated}
N	Adjusted Retained Earnings	{Auto Calculated}
O	Since Inception Match Available	<b>No, not eligible to use Since</b>

		Inception option
<b>Test #2</b>		
<b>Section I: Deposits</b>		
P	<p style="text-align: center;"><b>Dec 31, 2020</b></p> Call Report: Schedule RC - Balance Sheet, Line 13a - Deposits: In domestic offices	
Q	<p style="text-align: center;"><b>Dec 31, 2021</b></p> Call Report: Schedule RC - Balance Sheet, Line 13a - Deposits: In domestic offices	
R	Increase over the past year	{Auto Calculated}
S	% of Award	{Auto Calculated}
T	Minimum Threshold Met	{Auto Calculated}
<b>Section II: Loans &amp; Leases</b>		

U	<b>Dec 31, 2019</b> Call Report: In Schedule RC - Balance Sheet, Line 4d - Loans and leases held for investment, net of allowance	
V	<b>Dec 31, 2020</b> Call Report: In Schedule RC - Balance Sheet, Line 4d - Loans and leases held for investment, net of allowance	
W	Increase over the past year	{Auto Calculated}
X	% of Award	{Auto Calculated}
Y	Minimum Threshold Met	{Auto Calculated}
<b>Section III: Increase in Deposits and Loans &amp; Leases</b>		
Z	Minimum Threshold Met	{Auto Calculated}!

**Retained Earnings Calculator: Cooperativas**

Line	Call Report and other Financial Data	Select FYE	Select FYE	Select FYE	Select Most Recent FYE:	Notes/ Documentation:
A	<b>Total Net Worth</b> (from Total de Capital Indivisible, AITSA 16530)					
B	<b>LESS: Uninsured Secondary Capital</b> (from Obligaciones de Capital, AITSA 30501)					
	Subtotal Modified Retained Earnings (A-B)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
	Change in Modified Retained Earnings	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
C	<b>LESS Income from Federal Sources</b> Itemize source and amount in the lines below.	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
D	<b>LESS Matching Funds Used (include current and prior years)</b> (Itemize source and amount in the lines below, include retained earnings from prior Award years below in Section E.)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	

E	<b>LESS Retained Earnings Used in Previous Award Years</b> (Insert year retained earnings generated)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E1	FYE Retained Earnings Used					
E2	Previous 3 Year Average Retained Earnings Used (Two Year Overlap)					
E3	Previous 3 Year Average Retained Earnings Used (One Year Overlap)					
F	Adjusted Retained Earnings	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	

<b>Any of the Results Below Can Be Used As Match:</b>		
G	Retained Earnings Increase from Fiscal Year End(s) within the Matching Funds Window:	
H	Three Year Average Retained Earnings:	{Auto Calculated}
I	Matching Funds Used	

Three Year Average Retained Earnings Increase	{Auto Calculated}
Prior Three Year Average Retained Earnings Used for MF (Two Years of Overlap)	{Auto Calculated}
Prior Three Year Average Retained Earnings Used for MF (One Year of Overlap)	{Auto Calculated}

**Applicants using Retained Earnings Since Inception, must complete Test 1 and Test 2 below**



**Test #1**

K	Total FA Request Amount (Base-FA + PPC-FA + DF-FA)	
L	<b>Total Net Worth</b> (from Total de Capital Indivisible, AITSA 16530)	{Auto Calculated}
M	<b>LESS: Uninsured Secondary Capital</b> (from Obligaciones de Capital, AITSA 30501)	{Auto Calculated}
N	Adjusted Retained Earnings	{Auto Calculated}
O	Since Inception Match Available	<b>No, not eligible to use Since Inception option</b>

**Test #2**

**Section I: Shares/Deposits**

P	<b>Dec 31, 2020</b> AITSA: Sum of "Acciones" and "Depósitos" (20500 + 30500)	
Q	<b>Dec 31, 2021</b> AITSA: Sum of "Acciones" and "Depósitos" (20500 + 30500)	
R	Increase over the past year	{Auto Calculated}

S	% of Award	{Auto Calculated}
T	Minimum Threshold Met	{Auto Calculated}
<b>Section II: Loans &amp; Leases</b>		
U	<b>Dec 31, 2019</b> AITSA: Préstamos	{Auto Calculated}
U1	<b>Dec 31, 2019</b> AITSA: Préstamos (10500)	
U2	<b>Dec 31, 2019</b> AITSA: Provisión de Préstamos Incobrables (11000)	
V	<b>Dec 31, 2020</b> AITSA: Préstamos	{Auto Calculated}
V1	<b>Dec 31, 2020</b> AITSA: Préstamos (10500)	
V2	<b>Dec 31, 2020</b> AITSA: Provisión de Préstamos Incobrables (11000)	
W	Increase over the past year	{Auto Calculated}
X	% of Award	{Auto Calculated}

Y	Minimum Threshold Met	{Auto Calculated}	
Section III: Increase in Shares/Deposits and Loans & Leases			
Z	Minimum Threshold Met	{Auto Calculated}	