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# CDFI PROGRAM AND NACA PROGRAM FY 2023-2025 PRA TECHNICAL 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 Technical Assistance (TA) Application.

### TECHNICAL ASSISTANCE (TA) APPLICATION OVERVIEW

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

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

## TA NARRATIVE QUESTIONS

### Section I Questions: Uncertified Applicants Only: Statement of Certification Qualification Questions

#### Section I, Question 1. Primary Mission

*Certification Criteria: A CDFI shall have a primary mission of promoting community development.*

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

In order to become a Certified CDFI an organization must demonstrate that it has a primary mission of community development by providing activities directed toward improving the social or economic conditions of underserved people or residents of distressed communities. Furthermore, its primary mission should clearly evidence a mission of serving Low-Income individuals; individuals that lack adequate access to capital and/or Financial Services; distressed communities; or underserved people or communities. **Organizations must have a board-approved strategic plan evidencing a community development strategy to become a Certified CDFI.**

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

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

directed toward improving the social and/or economic conditions of Low-Income, distressed, and/or underserved people or communities; and

- c) Explanation of how the Applicant ensures or will ensure that it engages in responsible financing practices. Please see TA Guidance document for more detailed information on responsible financing practices requirements for Certified CDFIs.

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

- a) Explain how the parent entity and/or Affiliate's activities support the community development mission of the Applicant.

#### Section I, Question 2. Financing Entity

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

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

2. Applicants must include the following in their discussion of how they meet or will meet the financing activity requirement: (Narrative Response: 3,000 character limit)

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

#### Section I, Question 3. Target Market

*Certification Criteria: A CDFI may be found to serve a Target Market by virtue of serving one or*

*more Investment Areas and/or Targeted Populations.*

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

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

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

#### Section I, Question 4. Accountability

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

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

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

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

#### Section I, Question 5. Development Services

*Certification Criteria: A CDFI directly, through an Affiliate, or through a contract with another provider, shall provide Development Services in conjunction with its Financial Products.*

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

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

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

#### Section I, Question 6. CDFI Certification Application Submission

6a. By selecting 'Yes', I affirm that my organization will submit its CDFI Certification Application by the following schedule.

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

## Section II: Business Strategy Narrative Questions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## AMIS DATA COLLECTION TABLES

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	\$	

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

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

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

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

## APPENDIX A: AAT COMPLIANCE RISK EVALUATION QUESTIONS

Applicant Question		Answers
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.		
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



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

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

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

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Assets	5300 Account Number	FPR Reference	5300 Table Number
Allowance for Loan and Lease Losses (\$)	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
Liabilities	5300 Account Number	FPR Reference	5300 Table Number
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
Shares/Deposits	5300 Account Number	FPR Reference	5300 Table Number
Total Shares and Deposits (\$)	018 ; Page 3 item 19	Page 1 (Total Shares & Deposits)	FS220
Net Worth	5300 Account Number	FPR Reference	5300 Table Number
Total Net Worth (\$)	997 ; Page 12 item 8	Page 6 (Total Net Worth)	FS220A
Income/Revenue	5300 Account Number	FPR Reference	5300 Table Number
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
Expenses	5300 Account Number	FPR Reference	5300 Table Number
Total Interest Expense (\$)	350 ; Page 5 item 9	Page 7 (Total Interest Expense)	FS220A
Loan Portfolio	5300 Account Number	FPR Reference	5300 Table Number

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



On-Balance Sheet Loans closed in Opportunity Zones 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><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>
Total Equity Investments closed in Opportunity Zones 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><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>
Loan Guarantees made in Opportunity Zones 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><i>Use corresponding term defined for Unregulated Applicants above.</i></b></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>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Calculated value—no data entry.</i></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 Assets During Quarter	Schedule RC-K item 9 (RCFD 3368)	<p>UBPRE878</p> <p><b>DESCRIPTION:</b> Average Assets During Quarter</p> <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>
Liabilities	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description

Total Liabilities (\$)	UBPRD662	Page 4 - Total Liabilities (Including Mortgages)	21. Total liabilities (sum of items 13 through 20) RCFD 2948	UBPRD662  <b>DESCRIPTION:</b> Total Liabilities (Including Mortgages)  <b>NARRATIVE:</b> Total Liabilities (excluding notes and debentures subordinated to deposits).  <b>FORMULA:</b> uc:UBPR2948[P0]
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	UBPR8274  <b>DESCRIPTION:</b> Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines  <b>NARRATIVE:</b> Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines  <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]>'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8274[P0], NULL))))))
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	UBPR4107  <b>DESCRIPTION:</b> Total Interest Income (TE)

			1.a.(3) through 1.g) RIAD 4107	<p><b>NARRATIVE:</b> Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets.</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>
Expenses	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description
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
Loan Portfolio	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description
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	<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</p>

		<p>residential properties RCON 3465</p> <p>(b) All other loans secured by real estate RCON 3466</p> <p>3) Loans to finance agricultural production and other loans to farmers RCON 3386</p> <p>(4) Commercial and industrial loans RCON 3387</p> <p>(5) Loans to individuals for household, family, and other personal expenditures:</p> <p>a) Credit cards RCON B561</p> <p>(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON B562</p> <p>b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs RCFN 3360</p>	<p>year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K.</p> <p><b>FORMULA:</b> uc:UBPRD151[P0] + uc:UBPRD272[P0]</p>
Total On-Balance Sheet Loan Portfolio (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Total On-Balance Sheet Loan Portfolio	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		

in Eligible Market and/or Target Market (\$)				
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 Recoveries on Loans and Leases	Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for Credit Losses	Refer to Call Report RIAD4605
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	<p>UBPR1400</p> <p><b>DESCRIPTION:</b> Total Non-Current LN&amp;LS</p> <p><b>NARRATIVE:</b> The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual.</p> <p><b>FORMULA:</b> uc:UBPRD667[P0] + uc:UBPRD669[P0]</p>
Loans 90 Days (or more) Past Due (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
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	<p>UBPRD668</p> <p><b>DESCRIPTION:</b> LN &amp; LS 30-89 Days Past Due.</p> <p><b>NARRATIVE:</b> Loans and leases past due 30 through 89 days and still accruing interest.</p>
Loans Delinquent 61 to 90 days (#)	NA	There is no corresponding UBPR concept.	NA	NA
On-Balance Sheet Loan Guarantees Made (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
On-Balance Sheet Loan Guarantees Made 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>			



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

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

<p>Opportunity Zones serving an Eligible Market and/or Target Market (Includes On- Balance Sheet Loans, Equity Investments and Loan Guarantees) (\$)</p>	
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