

OMB Approval No. 1559-0027

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According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid Office of Management and Budget (OMB) Approval Number. This form's Approval Number is 1559-0046. Public reporting burden for this collection of information is estimated to average 20 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Community Development Financial Institutions Fund, 1500 Pennsylvania Ave, NW, Washington, DC 20220.

**Freedom of Information Act (FOIA) Statement:**

The CDFI Fund does not publish proprietary or confidential information submitted by CDFI's as a general practice. However, any information submitted by CDFI's in the Annual CDFI/NACA/RRP Financial Award Recipient Transaction Level Report (TLR) or other reports made in connection with TLR (e.g., TLR Snapshot Report) is subject to the Freedom of Information Act (FOIA) (5 U.S.C. 552) and other federal laws and regulations. Any information contained in this collection, including any attachments or supplements hereto, is subject to disclosure to law enforcement agencies for law enforcement purposes. In general, FOIA makes federal agency records available to the public, unless the information requested is exempt from disclosure. Trade secrets and commercial or financial information submitted by CDFI's may be exempt from disclosure pursuant to the FOIA. CDFI's should consult their legal counsel for further guidance on this matter.

The CDFI Fund reserves the right to publish responses to select questions provided during the reporting process.

The CDFI Fund may upon request provide information collected and any associated reporting submitted by the Recipient to an appropriate federal, state, tribal, local, international, or foreign law enforcement agency or other appropriate authority charged with investigating or prosecuting a violation or enforcing or implementing a law, rule, regulation, or order.

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# Abbreviated Transaction Level Report (TLR) Data Point Collection Guide December 2023

## I. Purpose

The primary intent of the abbreviated CDFI Transaction Level Report (TLR) and its components is to provide a method to evaluate the extent to which CDFI Certification Applicants serve proposed Target Market(s) and Certified CDFIs serve approved Target Market(s). The TLR captures information on all loans and investments that the CDFI Certification Applicant or Certified CDFI originated or purchased during the reporting period, as determined by its Certification Application or, for Certified CDFIs, by its Fiscal Year End. For Certified CDFIs, the abbreviated TLR is only applicable to those that do not have an active Assistance Agreement consisting of financial assistance from the following CDFI Fund programs: Community Development Financial Institutions Program (CDFI Program), Native American CDFI Assistance Program (NACA Program), CDFI Equitable Recovery Program (CDFI ERP), and CDFI Rapid Response Program (CDFI RRP).

In order to become a Certified CDFI, financial institutions must demonstrate that they primarily serve one or more proposed Target Markets and they are accountable to those proposed Target Markets. In order to maintain their CDFI Certified status as outlined in the CDFI Certification Agreement, Certified CDFIs that do not have an active assistance agreement consisting of financial assistance are required to submit the abbreviated TLR to demonstrate the extent to which they are meeting the required Target Market activity thresholds to their approved Target Markets using approved Target Market assessment methodologies for approved Financial Products and/or Financial Services.

For Certified CDFIs who do not have an active Assistance Agreement for a CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award, the CDFI Fund's Awards Management Information System (AMIS) through your ACR will enable the opening of the abbreviated TLR. For current, active CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award recipients, AMIS through your Assistance Agreement will enable the opening of the full-length TLR. Please note, if you have multiple financial assistance awards through the CDFI/NACA Program, CDFI ERP Program, and CDFI RRP Program, you are only required to submit one TLR per fiscal year.

To ensure proper reporting, CDFIs should review the award and reporting statuses in AMIS regularly. If a CDFI does not agree with the award and reporting status displayed in the ACR (for example, a status of "Not Submitted," or a due date of 12/31/2023), please review your Certification Agreement and/or Assistance Agreement to determine which reports are designated in the Agreements. If you believe that your CDFI's award and reporting status is incorrect, please submit a service request in AMIS requesting a review of your award and reporting status.

## II. Overview

Please refer to this data point guide for greater clarity and detail regarding what information should be included to respond to each data field in the abbreviated TLR and its supporting data collection forms. A complete abbreviated Transaction Level Report submission is comprised of the following forms:

- Abbreviated Transaction Level Report

- Loan Purchases Report (if applicable)
- Consumer Loan Report (if applicable)
- Financial Services Report (if applicable)

Once a financial institution has completed all the applicable abbreviated TLR components, the submission will need to be certified.

### III. Abbreviated Transaction Level Report (TLR)

#### Completion and Submission Process in General

- (1) CDFI Certification Applicants and Certified CDFIs who do not have an active Assistance Agreement for a CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award will report on new originations or purchases closed during the most recently completed fiscal year in the abbreviated TLR.
- (2) CDFI Certification Applicants are required to submit their complete abbreviated TLR before they complete their CDFI Certification Application so that certain data fields in the Application can be auto-populated based on data in the abbreviated TLR.
- (3) Certified CDFIs who do not have an active Assistance Agreement for a CDFI/NACA award, CDFI ERP award, and/or CDFI RRP award are required to submit their complete abbreviated TLR ahead of their ACR submission. The abbreviated TLR is due 180 days after the reporting entity's most recently completed fiscal year.
- (4) To ensure coordination between TLR TM activity results and ACR TM activity requirements, ACR submissions will be due 180 days after the reporting entity's most recently completed fiscal year.
- (5) The existing CDFI TLR Address Report should be used to enter location information for each transaction.
- (6) Depending on the number of originations to report, an Applicant or Certified CDFI may enter information on each origination directly through the user interface in AMIS, or they can submit through a bulk upload process using a spreadsheet file. At this time, there is no bulk upload process available for loan purchases.
- (7) An Applicant or Certified CDFI will use the existing TLR reporting and pre-certification process, which allows CDFIs to validate and check their TLR and associated reports for errors before submitting a final report. The pre-Certification process will also allow CDFIs to stage their data in batches and to use the geocoding functionality for determining whether transactions are in qualified Investment Areas (IAs). When CDFIs upload their reports into the precertification process, the system will check for errors.
- (8) Once all transactions are correct and validated by the system, an Applicant or CDFI can submit the final report.

- (9) A Certified CDFI should retain all supporting documentation for a minimum of five years after submission of the TLR to the Fund for compliance recordkeeping, as it is subject to a random desk review based on the guidelines stated in the Certification Agreement.
- (10) Once a CDFI has submitted its final report, AMIS will then generate a display for each Applicant or Certified CDFI that provides an overall tabulation of the proportion of its new Financial Product originations and/or purchases as well as Financial Services unique account holders (if applicable) that serve qualified IAs and/or Targeted Populations based on the Applicant's or CDFI's proposed or approved Target Market(s). This information will automatically be populated into either the CDFI Certification Application or ACR to assess whether the organization meets the minimum Target Market activity thresholds required for obtaining or maintaining its CDFI Certification.

### General Reporting Guidelines

- Only new CDFI Certification Applicants and currently Certified CDFIs who do not have an active financial assistance award from CDFI/NACA Program, CDFI RRP and/or CDFI ERP are required to file an abbreviated TLR report.
- Only one abbreviated TLR is required per Certification Application or Annual Certification and Data Collection Report (ACR) per fiscal year.
- Include ALL NEW Financial Products originated or purchased during the Applicant or Certified CDFI's most recently completed fiscal year.
  - Prior to the date of your Certification Application submission (Certification Applicants only).
  - Based on the FYE listed in your ACR Reporting Schedule (Certified CDFIs only).
- Know your CDFI's reporting period because only Financial Products originated or purchased during the reporting period are accepted. Reporting period should correspond to the CDFI's most recently completed fiscal year. Check and confirm the reporting period before filing an abbreviated TLR report.
- Unless the guidance indicates otherwise, always report the data at the time of Financial Product origination or purchase.
- Make sure to use the most up-to-date template to upload data into AMIS.

### What should be on your abbreviated TLR:

- Reported Financial Products must be Arm's Length transactions and on balance sheet (with the exception of entities Certified as CDFIs for the purpose of the Bond Guarantee Program).
- Report loan purchases in the separate Loan Purchase object. If an Applicant or Certified CDFI has loan purchases on its balance sheet and they were purchased within the reporting period, then the Loan Purchases Report Object must be completed and submitted.
- For loan participations, report ONLY your portion of the loan participation.
- Credit Unions, Banks, and Depository Institution Holding Companies will need to report any consumer loans originated during the reporting period in the separate Consumer Loans/Investment Originated object.

- The Financial Services Report Object should only be completed and submitted by a depository institution that requires the submission of financial services data in order to potentially meet the TM thresholds.
- Complete all required data fields. Refer to the “Explanation of the Data Points in the abbreviated TLR Object” section below for the validation rules of each data field to determine what is required and what is not required.

When should your abbreviated TLR be submitted:

The CDFI Fund recommends starting the submission process at least one month before the due date. For currently Certified CDFIs, remember that you must submit your abbreviated TLR first before you can submit your ACR.

What happens after your abbreviated TLR is successfully submitted:

After the abbreviated TLR is submitted to the CDFI Fund, it will be reviewed. Upon review, if the data reported is deemed incomplete or inaccurate, the CDFI Fund will follow up for clarification. If the CDFI Certification Applicant or currently Certified CDFI fails to respond to questions within the CDFI Fund’s required timeframe, the TLR report will be considered not submitted which could jeopardize the submission of the Applicant’s or CDFI’s CDFI Certification status.

## IV. Abbreviated TLR Object – Data Points

### Explanation of the Data Points for abbreviated TLR Object

#### *Originator Transaction ID*

The reporting entity should assign a unique identifier to each Financial Product. The identifier can be a combination of both letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. **Do not use names, social security numbers or any other personally identifying information in creating Originator Transaction ID.**

Validations:

- **Mandatory Field**
- **Must start with a letter (e.g., “a1234”)**
- **Each Originator Transaction ID must be unique for each Financial Product. Duplicate Originator Transaction ID’s will cause errors in the file.**
- **Note: If you receive the following error “This Identifier already exists”, please contact the AMIS Help Desk at [AMIS@cdfi.treas.gov](mailto:AMIS@cdfi.treas.gov) or submit an [AMIS Service Request](#) for help.**

*characters*

*Response must be text - up to 20*

#### *TLR Submission Year*

Choose one of the pre-defined values. TLR Submission Year is the year of the report, NOT the year when the report is submitted. For example, if this is your 2023 abbreviated TLR, you should set the TLR Submission Year to “2023” for all records in that report even though the report is submitted in 2024.

Validations:

- **Mandatory Field**

#### *Date Originated*

Report the date that a legally binding note was signed by the borrower/investee in favor of the lender/investor.

Validations:

- **Mandatory Field**
- **Date Originated cannot be after the organization’s Reporting Period End Date.**
- **Date Originated cannot be after the current date and the organization’s Fiscal Year End Date.**

## Original Loan/Investment Amount

Report the amount of the original Financial Product. The amount should be a non-zero positive whole number. For LOC and credit cards, report the credit limit amount. If the credit limit amount is unknown, enter "1".

Validations:

- **Mandatory Field**
- **Original Loan/Investment Amount** must be greater zero
- **Original Loan/Investment Amount** cannot be greater than \$50,000 if **Purpose = MICRO**

Response must be numeric

## Purpose

Choose one of the pre-defined values below and identify the primary purpose of the transaction. If there are multiple purposes (for example, a loan funding both the purchase of a fixed asset and a facility improvement), select the purpose with the largest share of the transaction.

Validations:

- **Mandatory Field**
- **All loan purchases originated during the reporting period will need to be reported in the TLR Loan Purchases table.**
- **Credit Unions and Banks will need to report consumer loans originated during the reporting period in the separate Consumer Loans/Investments Originated table.**
- **Credit Unions and Banks continue to report loans other than consumer loans in the abbreviated TLR.**
- **For individual investees, select CONSUMER, HOMEPURCH, HOMEIMP, CLIMATE, OTHER, or MICRO**
- **For CDFI investees, select OTHER**
- **For business investees, select BUSINESS, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, RERHSINGLE, CLIMATE, OTHER or MICRO**

**Please select one of the following:**

<b>CONSUMER</b>	Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as housing loans. <b>Note: Banks and Credit Unions will receive a validation error if they select "CONSUMER" as the Purpose and will be directed to fill out the Consumer Loans/Investments Originated table instead.</b>
<b>BUSINESS</b>	Non-Real Estate Business: Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not



	connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
<b>MICRO</b>	Non- Real Estate Microenterprise: Financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
<b>CLIMATE</b>	Climate-Centered Finance: Financing projects related to climate resilience; response to or preparation for extreme weather; reduction of emissions; sustainability; energy, water, or location efficiency; or clean energy projects, including Solar (NAICS 221114), Wind power (NAICS 221115), Geothermal power (NAICS 221116), Biomass (NAICS 221117), as well as other terms such as “LEED”, “recycling”, “waste processing”, “Biofuel”, “brownfield”, “renewable energy” or “green lending. Financing with a climate-centered purpose of some form can include investment supporting weatherization; energy-efficient prefabrication or manufacturing; supply chain use, processes or productions resulting in lower emissions; energy site transitions; sustainable and/or climate-smart agriculture and forestry; renewable energy development or implementation (including wind, solar, hydroelectric, biomass, geothermal, and other low-carbon technologies); electric vehicle innovation or use; and other investments that aim to build climate resilience, support adaptation to extreme weather and climate events, and/or mitigate climate change.
<b>HOMEPURCH</b>	Home Purchase: Loan is for the purchase of a primary residence.
<b>HOMEIMP</b>	Home Improvement: Loan is for the renovation or other improvement of an owner-occupied home.
<b>RECOCOM</b>	Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial: Transaction is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space. Include mixed-use real estate that combines both commercial and residential use.
<b>RECOMULTI</b>	Real Estate – Construction–Housing–Multi Family: Transaction is for predevelopment financing, or construction of multifamily housing.
<b>RECOSINGLE</b>	Real Estate – Construction–Housing–Single Family: Transaction is for predevelopment financing, or construction of single family housing.
<b>RERHCOM</b>	Real Estate–Rehabilitation–Commercial: Financing is to rehabilitate office, retail, manufacturing, or community facility space. Transaction may include acquisition costs. Include mixed-use real estate that combines both commercial and residential uses. Exclude acquisitions without rehabilitation.
<b>RERHMULTI</b>	Real Estate – Rehabilitation – Housing – Multi Family: Financing is to rehabilitate or acquire multifamily housing.
<b>RERHSINGLE</b>	Real Estate – Rehabilitation – Housing – Single Family: Financing is to rehabilitate or acquire single family housing.
<b>OTHER</b>	None of the Above: Transaction purpose does not match any of the purposes defined above. Financial Products to other CDFIs should be reported as “Other.”

### *Climate-Centered Purpose*

Report whether the transaction has a secondary purpose centered on climate resilience; response to or preparation for extreme weather; reduction of emissions; sustainability; energy, water, or location efficiency; or clean energy projects, including Solar (NAICS 221114), Wind power (NAICS 221115), Geothermal power (NAICS 221116),

Biomass (NAICS 221117), as well as other terms such as “LEED”, “recycling”, “waste processing”, “Biofuel”, “brownfield”, “renewable energy” or “green lending.” Financing with a climate-centered purpose of some form can include investment supporting weatherization; energy-efficient prefabrication or manufacturing; supply chain use, processes or productions resulting in lower emissions; energy site transitions; sustainable and/or climate-smart agriculture and forestry; renewable energy development or implementation (including wind, solar, hydroelectric, biomass, geothermal, and other low-carbon technologies); electric vehicle innovation or use; and other investments that aim to build climate resilience, support adaptation to extreme weather and climate events, and/or mitigate climate change.	
Validations:	
<ul style="list-style-type: none"> <li>Conditionally required if <u>Purpose</u> = <b>CONSUMER, HOMEPURCH, HOMEIMP, OTHER, MICRO, BUSINESS, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, or RERHSINGLE,</b></li> </ul>	
<b>Yes</b>	The transaction has a climate-centered purpose of some form.
<b>No</b>	The transaction does not have a climate-centered purpose of any form.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.

<h2 style="text-align: center;"><i>Transaction Type</i></h2> <p>Choose one of the pre-defined values below and report the type of transaction . For Loan Guarantee, CDFI Certification Applicant or currently Certified CDFI is a guarantor of this loan. For Loan Loss Reserve, CDFI Certification Applicant or currently Certified CDFI is using its assets to provide Loan Loss Reserve for this loan. For Capital Reserve, CDFI Certification Applicant or currently Certified CDFI is using its assets to leverage this loan.</p>	
Validations:	
<ul style="list-style-type: none"> <li><b>Mandatory Field</b></li> </ul>	
<i>Please select one of the following:</i>	
<b>TERM</b>	Term Loan: A term loan is a loan from the CDFI for a specific amount that has a specified repayment schedule and a fixed or floating interest rate.
<b>EQTYINV</b>	Equity Investment: An equity investment is money that is invested in a company by the CDFI in exchange for the ownership shares of that company.
<b>CREDITCARD</b>	Credit Card: A payment mechanism that facilitates both consumer and commercial business transactions, including purchases and cash advances where the borrower is required to pay at least part of the card’s outstanding balance each billing cycle, depending on the terms as set forth in the cardholder agreement. As the debt reduces, the available credit increases for accounts in good standing.
<b>LOC</b>	Line of Credit (LOC): An LOC is an arrangement between the CDFI and a customer that establishes the maximum loan amount the customer can borrow.
<b>DEBTEQTY</b>	Debt with Equity: The loan agreement that stipulates a loan may be converted to equity upon meeting specified conditions.
<b>LNGUARANTEE</b>	Loan Guarantee: A loan agreement where the CDFI is a guarantor.

<b>LNLSRESERVE</b>	Loan Loss Reserve: CDFI is using its assets to provide Loan Loss Reserves for this loan.
<b>CAPRESERVE</b>	Capital Reserve: CDFI is using its assets to leverage this loan.
<b>OTHER</b>	None of the Above.

<b><i>Loan Status</i></b>	
Choose one of the pre-defined values below and report the status of the transaction <b>at the reporting period end</b> .	
Validations:	
<ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> </ul>	
<b><i>Please select one of the following:</i></b>	
<b>ACTIVE</b>	A transaction was open and on-the-books at the reporting period end.
<b>CLOSED</b>	A loan or line of credit that was paid in full (not refinanced) or an equity investment that has been exited at the reporting period end.
<b>SOLD</b>	A transaction was off-the-books, but not paid in full at the reporting period end, due to a transfer to another entity.
<b>CHARGEDOFF</b>	A transaction was off-the-books, but not paid in full at the reporting period end, due to delinquency of borrower.
<b>REFIN</b>	A transaction was off-the-books, but not paid in full at the reporting period end, due to changes of loan features such as interest rate or loan term.
<b>RESTRUCT</b>	A modified transaction was open, on-the-books at the reporting period end, in response to or to prevent a default.

<b><i>Interest Rate</i></b>	
Report the interest rate charged to the borrower at origination. Enter the percentage as a whole number (e.g., if the Interest Rate is 2.5%, enter 2.5). If the interest rate is unknown or not applicable, enter “99”.	
Validations:	
<ul style="list-style-type: none"> <li>• If <b>Transaction Type</b> = <b>TERM, LOC, CREDITCARD</b> or <b>DEBTEQTY</b>, then <b>Interest Rate</b> must be equal or greater than zero</li> </ul>	
<i>Response must be in numeric format up to 3 decimal places</i>	

## Points

Report the points charged to the borrower at origination. **Exclude origination fees (do not report origination fees here).** Report the points as a percentage of the original loan amount. Report it as a number rather than with the percentage sign (i.e. if the point at origination is 2.5%, enter 2.5). If the Points is unknown or not applicable, enter “99”.

Validations:

- **Conditionally required if Transaction Type = TERM or DEBTEQTY**
- **Points must be between 0 and 100.**

*Response must be in numeric format up to 3 decimal places*

## Origination Fees

Report the total loan origination fees, including processing, credit report, and other fees that borrowers have to either directly or indirectly pay at origination. **Exclude points (do not report points here).** “Origination Fees” should be a positive whole number. However, if there are no fees charged, enter zeros.

Validations:

- **If Transaction Type = TERM, LOC, or DEBTEQTY, then Origination Fees must be equal or greater than zero and less than Original Loan/Investment Amount**

*Response must be in numeric format up to 2 decimal places*

## Equity-Like Features

Choose one of the pre-defined values below and report the type of equity-like feature. If a loan has more than one equity-like feature, choose the one appearing first in the loan agreement.

Validations:

- **Conditionally required if Transaction Type = DEBTEQTY**

**Please select one of the following:**

<b>CONVDEBT</b>	Convertible Debt: Loan agreement specifies an option to convert all or part of the loan amount to equity.
<b>PERFINT</b>	Performance Based Interest Rate: Loan’s interest rate adjusts based on the borrower’s performance.
<b>ROYALTIES</b>	Royalties: Loan has a royalty participation that gives the investor the right to a percentage of the borrower’s sales or profits.
<b>WARRANTS</b>	Warrants: Loan agreement gives the investor the right to purchase the portfolio

	company's stock at a later date at a pre-negotiated price.
<b>OTHER</b>	None of the Above: Loan agreement specifies an equity-like feature not described above.

<b><i>Forgivable Loan</i></b>	
Report if the loan or investment agreement stipulates that some or all of the outstanding balance of the loan or the equity may be converted to a grant upon meeting specified conditions. Enter "Do Not Know" if the information is either unknown or not applicable. Only forgivable loans with at least one payment within 12 months of the loan closing date can be counted as a Financial Product for Target Market activity.	
Validations:	
<ul style="list-style-type: none"> <li>Conditionally required if <a href="#">Transaction Type</a> = <b>TERM</b>, <b>EQTYINV</b>, <b>LOC</b>, or <b>DEBTEQTY</b></li> </ul>	
<b>Yes</b>	The loan or the equity may be converted to a grant.
<b>YesTM</b>	The loan or the equity may be converted to a grant and there has been at least one payment within 12 months of the loan closing date.
<b>No</b>	The loan or the equity may not be converted to a grant.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.

<b><i>Client ID</i></b>	
The reporting entity should create and report a unique identifier to help distinguish which clients/projects (investees, borrowers, or projects) are associated with which loans or investments. A client/project ID can be associated with one or more loans/investments. The identifier can be a combination of both letters and numbers and should start with a letter. It should not contain any special characters such as, but not limited to, commas and exclamation points. <b><u>Do not use names, social security numbers, or any other personal identifying information in creating Client ID.</u></b>	
Validations:	
<ul style="list-style-type: none"> <li><b>Mandatory Field</b></li> </ul>	
<i>Response must be text up to 20 characters</i>	

<b><i>Investee/Borrower Type</i></b>	
Choose one of the pre-defined values below and report whether the transaction is a loan or investment in an individual, a business or a CDFI certified by the CDFI Fund. Loans or investments in nonprofit entities or non-certified CDFIs should be reported as "BUS."	
Validations:	
<ul style="list-style-type: none"> <li><b>Mandatory Field</b></li> </ul>	

- If **Investee Type** = **IND** then **Purpose** cannot be **BUSINESS, RECOCOM, RECOMULTI, RECOSINGLE, RERHCOM, RERHMULTI, or RERHSINGLE**
- If **Investee Type** = **CDFI** then **Purpose** must be **OTHER**
- If **Investee Type** = **BUS** then **Purpose** cannot be **CONSUMER, HOMEPURCH, or HOMEIMP**

*Please select one of the following:*

<b>IND</b>	Individual: A loan is issued by CDFI to a borrower, who is an individual.
<b>BUS</b>	Business: A loan is issued by CDFI to a borrower, who is a business entity.
<b>CDFI</b>	CDFI: A loan is issued by CDFI to a borrower, who is a CDFI certified by the CDFI Fund.

## *Entity Structure*

Choose one of the pre-defined values below and report the investee's/borrower's business or government structure.

Validations:

- Conditionally required if **Investee Type** = **BUS**

*Please select one of the following:*

<b>NONPROFIT</b>	Non-Profit or Not-for-Profit: Based on the IRS categorization for tax purposes.
<b>FORPROFIT</b>	For-Profit: Based on the IRS categorization for tax purposes.
<b>TRIBAL</b>	Tribal or Village Government: Entity is a tribal or village government, whether or not it has been federally recognized.
<b>OTHER</b>	None of the Above: All other structures that do not fit the descriptions above, such as a government or quasi-government entity (e.g., a water authority).

## *Minority Owned or Controlled*

Report if the business is more than 50% owned or controlled by one or more minorities. If the business is a for-profit entity, report if more than 50% of the owners are minorities. If the business is a nonprofit entity, report if more than 50% of its Board of Directors are minorities. Enter "Do Not Know" if the information is either unknown or not applicable.

Validations:

- Conditionally required if **Investee Type** = **BUS**

*Please select one of the following:*

<b>Yes</b>	The business is owned or controlled by minorities.
<b>No</b>	The business is not owned or controlled by minorities.

<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.
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## *Women Owned or Controlled*

Report if the business is more than 50% owned or controlled by one or more women. If the business is a for-profit entity, report if more than 50% of the owners are women. If the business is a nonprofit entity, report if more than 50% of its Board of Directors are women. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- Conditionally required if [Investee Type](#) = BUS

*Please select one of the following:*

<b>Yes</b>	The business is owned or controlled by women.
<b>No</b>	The business is not owned or controlled by women.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.

## *Low-Income Owned or Controlled*

Report if the business is more than 50% owned or controlled by one or more Low-Income persons. If the business is a for-profit entity, report if more than 50% of the owners are Low-Income persons. If the business is a nonprofit entity, report if more than 50% of its Board of Directors are Low-Income persons. “Low-Income” is defined as having family income equal to or less than 80 percent of the Area Median Family Income. Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:

- Conditionally required if [Investee Type](#) = BUS

*Please select one of the following:*

<b>Yes</b>	The business is owned or controlled by Low-Income persons.
<b>No</b>	The business is not owned or controlled by Low-Income persons.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.

## *Race*

Choose one of the pre-defined values below and report the race of the investee or borrower. If the investee or borrower is of mixed race, select “OTHER.” Enter “Do Not Know” if the information is either unknown or not applicable.

Validations:	
<ul style="list-style-type: none"> <li>Conditionally required if <b>Investee Type = IND</b></li> </ul>	
<b>Please select one of the following:</b>	
<b>AMIND</b>	Native American
<b>ALASKAN</b>	Alaskan Native
<b>ASIAN</b>	Asian
<b>BLACK</b>	African American
<b>HAWAIIAN</b>	Native Hawaiian
<b>PACIFIC</b>	Other Pacific Islander
<b>WHITE</b>	White
<b>OTHER</b>	None of the Above
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable

<b>Hispanic Origin</b>	
Choose one of the pre-defined values below and report if the investee or borrower is Hispanic. Enter “Do Not Know” if the information is either unknown or not applicable.	
Validations:	
<ul style="list-style-type: none"> <li>Conditionally required if <b>Investee Type = IND</b></li> </ul>	
<b>Please select one of the following:</b>	
<b>Yes</b>	The borrower is Hispanic
<b>No</b>	The borrower is not Hispanic
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable

<b>Low-Income Status</b>	
<i>Compliance Check</i>	
Choose one of the pre-defined values below and report the income status of the investee or borrower. Area Median Family Income (AMFI) for an investee or borrower depends on the Metropolitan/Non-Metropolitan designation of the county where the investee or borrower resides. Low-Income means “income, adjusted for family size, of not more than: (1) For Metropolitan Areas, 80 percent of the area mean family income; and (2) For Non-Metropolitan Areas, the greater of: (i) 80 percent of the area median family income; or (ii) 80 percent of the statewide non-Metropolitan Area median family income” as defined in 12 C.F.R. Part 1805.104. Enter “Do Not Know” if the information is either unknown or not applicable.	



Validations:	
<ul style="list-style-type: none"> <li>Conditionally Required if <a href="#">Investee Type</a> = IND</li> </ul>	
<i>Please select one of the following:</i>	
<b>Low-Income</b>	Select this option if investee/borrower's family income is equal or less than 80 percent of the Area Median Family Income.
<b>Not Low-Income</b>	Select this option if investee/borrower's family income is greater than 80 percent of the Area Median Family Income.
<b>Do Not Know</b>	The information is either unknown to the lender or not applicable.

<i>Other Targeted Populations</i>	
<p>Choose one of the pre-defined values below and report if the transaction serves an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the <a href="#">1997 Office of Management and Budget (OMB) standards on race and ethnicity</a>. Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP.</p>	
Validations:	
<ul style="list-style-type: none"> <li><b>Mandatory Field</b></li> </ul>	
<i>Please select one of the following:</i>	
<b>Native American</b>	Native American
<b>Native Alaskan</b>	Native Alaskan
<b>African American</b>	African American
<b>Native Hawaiian</b>	Native Hawaiian
<b>Other Pacific Islander</b>	Other Pacific Islander
<b>Persons with Disabilities</b>	Persons with Disabilities
<b>Hispanic</b>	Hispanic
<b>Certified CDFIs</b>	Certified Community Development Financial Institutions (CDFIs)
<b>Filipino</b>	Filipino
<b>Vietnamese</b>	Vietnamese
<b>Other Approved OTP</b>	Other Approved OTP
<b>NA</b>	Not Applicable

## *Description of Other Approved OTP*

### *Desc. Of Other Approved OTP*

If “Other Approved OTP” was selected above, report the description of that Targeted Population.

Validations:

- **Conditionally required if Other Targeted Populations = Other Approved OTP**

*Response must be text*

### **End Users:**

**Loans to businesses:** End users are third party entities. For example, CDFI X (first party) makes a loan to Business Y (second party), then Business Y (second party) hires Entities Z (third party). If the majority of the Entities Z (the third party) are Low-Income (as defined in the Low-Income Status section), then select “YES” for LITP End Users. If the majority of the Entities Z (the third party) belong to an Other Targeted Population, then select “YES” for OTP End Users. If the majority of the Entities Z (the third party) live in Investment Areas, as defined by the CDFI Fund, then select “YES” for IA End Users.

**Loans for Facilities and Multi-family Housing:** Reporting End Users for OTP, LITP, or IA designated loans to fund facilities or multi-family housing or apartments should reflect the majority of the demographic or socioeconomic characteristics of the beneficiary population.

**NOTE:** Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess LITP and OTP end users.

## *LITP End Users*

### Compliance Check

Choose one of the pre-defined values below and report if the transaction primarily serves a Low-Income Targeted Population (LITP) End Users. Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess LITP end users. “Low-Income” is defined as having family income equal or less than 80 percent of the Area Median Family Income.

Validations:

- **Mandatory Field**

***Please select one of the following:***

<b>YES</b>	The transaction serves Low-Income Targeted Population (LITP) End Users
<b>NO</b>	The transaction does not serve Low-Income Targeted Population (LITP) End Users
<b>NA</b>	Not Applicable

## *OTP End Users*

Choose one of the pre-defined values below and report if the transaction serves an Other Targeted Population (OTP) End Users. For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP end users.

Validations:

- **Mandatory Field**

*Please select one of the following:*

<b>Native American</b>	Native American
<b>Native Alaskan</b>	Native Alaskan
<b>African American</b>	African American
<b>Native Hawaiian</b>	Native Hawaiian
<b>Other Pacific Islander</b>	Other Pacific Islander
<b>Persons with Disabilities</b>	Persons with Disabilities
<b>Hispanic</b>	Hispanic
<b>Filipino</b>	Filipino
<b>Vietnamese</b>	Vietnamese
<b>Other Approved OTP</b>	Other Approved OTP
<b>NA</b>	Not Applicable

## *Description of Other Approved OTP-End Users*

### *Desc. Of Other Approved OTP-End Users*

If “Other Approved OTP” was selected above, report the description of that Targeted Population.

Validations:

- **Conditionally required if OTP End Users = Other Approved OTP**

*Response must be text*

## *IA End Users*

### Compliance Check

Choose one of the pre-defined values below and report if the transaction serves Investment Area (IA) End Users. Consult the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <https://www.cdfifund.gov/research-data/Pages/default.aspx>. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently Certified CDFIs will be required to use the 2016-2020 ACS dataset.

Validations:

- **Mandatory Field**

*Please select one of the following:*

<b>YES</b>	The transaction serves Investment Area (IA) End Users.
<b>NO</b>	The transaction does not serve Investment Area (IA) End Users.
<b>NA</b>	Not Applicable.

## *Designated Target Market Type*

### Compliance Check

For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to choose one Target Market type to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation.

Validations:

- **Mandatory Field**

*Please select one of the following:*

<b>IA – Pre-qualified</b>	The transaction is designated as Investment Area (IA) – Pre-qualified or Investment Area (IA) – Pre-qualified End Users for purposes of the Target Market Threshold calculation where “Pre-qualified” refers to individual census tracts that the CDFI Fund had determined meet one or more of the statutory economic distress criteria.
<b>IA – Customized</b>	The transaction is designated as Investment Area (IA) – Customized Investment or Area (IA) – Customized End Users for purposes of the Target Market Threshold calculation where “Customized” refers to a customized Investment Area consisting of qualified and non-qualified census tracts only.
<b>IA – Non-Metro Customized</b>	The transaction is designated as Investment Area (IA) – Non-Metro Customized or Investment Area (IA) – Non-Metro Customized End Users for purposes of the Target Market Threshold calculation where “Non-Metro Customized” refers to a customized Investment Area consisting of qualified and non-qualified non-Metro census tracts only.
<b>IA – Non-Metro counties/parishes</b>	The transaction is designated as Investment Area (IA) – Non-Metro counties/parishes or Investment Area (IA) – Non-Metro counties/parishes End Users for purposes of the Target Market Threshold calculation where “Non-Metro counties/parishes” refers to a customized Investment Area consisting of non-Metro county or parish only.

<b>LITP</b>	The transaction is designated as Low-Income Targeted Population (LITP) or Low-Income Targeted Population (LITP) End Users for purposes of the Target Market Threshold calculation.
<b>OTP - Native American</b>	The transaction is designated as Other Targeted Population – Native American (OTP) or Other Targeted Population – Native American (OTP) End Users for purposes of the Target Market Threshold calculation.
<b>OTP - Native Alaskan</b>	The transaction is designated as Other Targeted Population – Native Alaskan (OTP) or Other Targeted Population – Native Alaskan (OTP) End Users for purposes of the Target Market Threshold calculation.
<b>OTP - African American</b>	The transaction is designated as Other Targeted Population – African American (OTP) or Other Targeted Population – African American (OTP) End Users for purposes of the Target Market Threshold calculation.
<b>OTP - Native Hawaiian</b>	The transaction is designated as Other Targeted Population – Native Hawaiian (OTP) or Other Targeted Population – Native Hawaiian (OTP) End Users for purposes of the Target Market Threshold calculation.
<b>OTP - Other Pacific Islander</b>	The transaction is designated as Other Targeted Population – Other Pacific Islander (OTP) or Other Targeted Population – Other Pacific Islander (OTP) End Users for purposes of the Target Market Threshold calculation.
<b>OTP - Persons with Disabilities</b>	The transaction is designated as Other Targeted Population – Persons with Disabilities (OTP) or Other Targeted Population – Persons with Disabilities (OTP) End Users for purposes of the Target Market Threshold calculation.
<b>OTP - Hispanic</b>	The transaction is designated as Other Targeted Population – Hispanic (OTP) or Other Targeted Population – Hispanic (OTP) End Users for purposes of the Target Market Threshold calculation.
<b>OTP - Filipino</b>	The transaction is designated as Other Targeted Population - Filipino (OTP) or Other Targeted Population - Filipino (OTP) End Users for purposes of the Target Market Threshold calculation.
<b>OTP - Vietnamese</b>	The transaction is designated as Other Targeted Population – Vietnamese (OTP) or Other Targeted Population – Vietnamese (OTP) End Users for purposes of the Target Market Threshold calculation.
<b>OTP - Other Approved OTP</b>	The transaction is designated as Other Targeted Population – Other Approved OTP (OTP) or Other Targeted Population – Other Approved OTP (OTP) End Users for purposes of the Target Market Threshold calculation.
<b>Non-Target Market</b>	This transaction does not qualify for designation as any approved Target Market type for purposes of the Target Market Threshold calculation.

## V. Consumer Loans/Investments TLR Object – Data Points

The Consumer Loans/Investments Originated Table (CLR) captures information on all consumer loans and investments the reporting entity originated during the reporting period. This table only applies to Banks and Credit Unions. Unregulated entities report their consumer loans in the CDFI/NACA/RRP TLR.

Credit Unions and Banks must report consumer loans in the ‘Consumer Loans/Investments Originated’ tab instead of the ‘CDFI TLR’ tab. Only Consumer loans should be provided in this table if Institution Type equals Credit Union and Bank. Banks and Credit Unions are required to report non-consumer loans in the abbreviated TLR. Once the Consumer Loans/Investments Originated table has been certified, the reporting entity is no longer able to make edits.

For each transaction that is reported at an aggregate level in the CLR, it must be assigned to only one approved Target Market type and reported on that one type – either LITP, OTP, or IA. If a transaction is eligible for multiple approved Target Market types, the Applicant/Certified CDFI must select one type and report that one type to the CDFI Fund.

### Explanation of the Data Points for CLR Object

<i>Fiscal Year</i>	
CDFI’s reporting period fiscal year is the timeframe during which loans/investments were originated. This is not the same as “TLR Submission Year” on the TLR. For example, if your organization’s Fiscal Year ends on 12/31, then the reporting entity should select “Fiscal Year=2023” for loans originated between 1/1/2023 and 12/31/2023 and “Fiscal Year=2024” for loans originated between 1/1/2024 and 12/31/2024.	
Validations:	
<ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> </ul>	
<i>Purpose</i>	
Report the primary purpose of the financial note.	
Validations:	
<ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> </ul>	
<i>Please confirm:</i>	
<b>CONSUMER</b>	Consumer: Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair

	should be identified as Housing loans. <b>Note: Only Banks and Credit Unions report consumer loans in the Consumer Loans/Investments Originated table.</b>
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***FIPS Code***

Report the project’s 11-digit FIPS Code. If in the case that the FIPS code has only 10 digits, enter a leading “0” to the code to make it 11 digits. For csv uploading, please save the code in custom format to keep that leading “0”. Distinct FIPS code or census tract -11-digit code where the first two digits represent a state. The first five digits represent a county. The last six digits represent a tract. FIPS codes must be **unique** within the same fiscal year for each reporting entity. **The reporting entity will receive an error message if there are duplicate FIPS Codes reported within the same fiscal year.**

- Validations:
- **Mandatory Field**
  - **FIPS code must be a valid 2020 Census tract number**
- Response must be numeric*

***Total Originated Amount***

Report the total dollar amount of loans or investments originated in the census tract during the reporting period. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year. For LOC and credit cards, report the credit limit amount at the time of origination. If the credit limit amount is unknown, enter “1”. If LOC and credit card involve new or additional credit, you should only report the net increase of the credit limit related to the reporting period.

- Validations:
- **Mandatory Field**
  - **Total Originated Amount must be greater than zero**
  - **Total Originated Amount must be greater than or equal to Total Originated Number**
- Response must be numeric*

***Total Originated Number***

Report the total number of loans or investments originated in the census tract during the reporting period. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

- Validations:
- **Mandatory Field**
  - **Total Originated Number must be greater than zero**
- Response must be numeric*

## *LITP Amount*

Of the Total Originated Amount, enter the amount of loans serving a Low-Income Targeted Population (LITP). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess LITP. “Low-Income” is defined as having family income equal or less than 80 percent of the Area Median Family Income. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, LITP Amount must be less than or equal to Total Originated Amount**
- **If LITP Number is entered, then LITP Amount must be greater than or equal to LITP Number**
- **If entered, the sum of LITP Amount, OTP Amount, and Investment Area Amount must be less than or equal to Total Originated Amount**

*Response must be numeric*

## *LITP Number*

Of the Total Originated Number, enter the number of loans serving a Low-Income Targeted Population (LITP). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess LITP. “Low-Income” is defined as having family income equal or less than 80 percent of the Area Median Family Income. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, LITP Number must be less than or equal to Total Originated Number**
- **If LITP Amount is entered, then LITP Number cannot be blank or zero**
- **If entered, the sum of LITP Number, OTP Number, and Investment Area Number must be less than or equal to Total Originated Number**

*Response must be numeric*



## *OTP Amount*

Of the Total Originated Amount, enter the amount of loans serving an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. Reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, OTP Amount must be less than or equal to Total Originated Amount**
- **If OTP Number is entered, then OTP Amount must be greater than or equal to OTP Number**
- **If entered, the sum of LITP Amount, OTP Amount, and Investment Area Amount must be less than or equal to Total Originated Amount**

*Response must be numeric*

## *OTP Number*

Of the Total Originated Number, enter the number of loans serving an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. Reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, OTP Number must be less than or equal to Total Originated Number**
- **If OTP Amount is entered, then OTP Number cannot be blank or zero**
- **If entered, the sum of LITP Number, OTP Number, and Investment Area Number must be less than or equal to Total Originated Number**

*Response must be numeric*

## *OTP Amount Native American*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the

[1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Native American](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Native American](#) is entered, then [OTP Amount Native American](#) must be greater than or equal to [OTP Number Native American](#)
- If entered, [OTP Amount Native American](#) must be less than or equal to [OTP Amount](#)

*Response must be numeric*

## *OTP Number Native American*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Native American](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Native American](#) is entered, then [OTP Number Native American](#) cannot be blank or zero
- If entered, [OTP Number Native American](#) must be less than or equal to [OTP Number](#)

*Response must be numeric*

## *OTP Amount Native Alaskan*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Alaskan (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Native Alaskan](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Native Alaskan](#) is entered, then [OTP Amount Native Alaskan](#) must be greater than or equal to [OTP Number Native Alaskan](#)
- If entered, [OTP Amount Native Alaskan](#) must be less than or equal to [OTP Amount](#)

*Response must be numeric*

## *OTP Number Native Alaskan*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Alaskan (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Native Alaskan](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Native Alaskan](#) is entered, then [OTP Number Native Alaskan](#) cannot be blank or zero
- If entered, [OTP Number Native Alaskan](#) must be less than or equal to [OTP Number](#)

*Response must be numeric*

## *OTP Amount African American*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – African American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount African American](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number African American](#) is entered, then [OTP Amount African American](#) must be greater than or equal to [OTP Number African American](#)**
- **If entered, [OTP Amount African American](#) must be less than or equal to [OTP Amount](#)**

*Response must be numeric*

## *OTP Number African American*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – African American (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Number African American](#) must be less than or equal to [Total Originated Number](#)**
- **If [OTP Amount African American](#) is entered, then [OTP Number African American](#) cannot be blank or zero**
- **If entered, [OTP Number African American](#) must be less than or equal to [OTP Number](#)**

*Response must be numeric*

## *OTP Amount Native Hawaiian*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Native Hawaiian (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount Native Hawaiian](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number Native Hawaiian](#) is entered, then [OTP Amount Native Hawaiian](#) must be greater than or equal to [OTP Number Native Hawaiian](#)**
- **If entered, [OTP Amount Native Hawaiian](#) must be less than or equal to [OTP Amount](#)**

*Response must be numeric*

## *OTP Number Native Hawaiian*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Native Hawaiian (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Number Native Hawaiian](#) must be less than or equal to [Total Originated Number](#)**
- **If [OTP Amount Native Hawaiian](#) is entered, then [OTP Number Native Hawaiian](#) cannot be blank or zero**
- **If entered, [OTP Number Native Hawaiian](#) must be less than or equal to [OTP Number](#)**

*Response must be numeric*

## *OTP Amount Other Pacific Islander*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population -- Other Pacific Islander (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Other Pacific Islander](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Other Pacific Islander](#) is entered, then [OTP Amount Other Pacific Islander](#) must be greater than or equal to [OTP Number Other Pacific Islander](#)
- If entered, [OTP Amount Other Pacific Islander](#) must be less than or equal to [OTP Amount](#)

*Response must be numeric*

## *OTP Number Other Pacific Islander*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Pacific Islander (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Other Pacific Islander](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Other Pacific Islander](#) is entered, then [OTP Number Other Pacific Islander](#) cannot be blank or zero
- If entered, [OTP Number Other Pacific Islander](#) must be less than or equal to [OTP Number](#)

*Response must be numeric*

## *OTP Amount Filipino*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population -- Filipino (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount Filipino](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number Filipino](#) is entered, then [OTP Amount Filipino](#) must be greater than or equal to [OTP Number Filipino](#)**
- **If entered, [OTP Amount Filipino](#) must be less than or equal to [OTP Amount](#)**

*Response must be numeric*

## *OTP Number Filipino*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Filipino (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Number Filipino](#) must be less than or equal to [Total Originated Number](#)**
- **If [OTP Amount Filipino](#) is entered, then [OTP Number Filipino](#) cannot be blank or zero**
- **If entered, [OTP Number Filipino](#) must be less than or equal to [OTP Number](#)**

*Response must be numeric*

## *OTP Amount Vietnamese*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population -- Vietnamese (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of](#)

[Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Amount Vietnamese](#) must be less than or equal to [Total Originated Amount](#)**
- **If [OTP Number Vietnamese](#) is entered, then [OTP Amount Vietnamese](#) must be greater than or equal to [OTP Number Vietnamese](#)**
- **If entered, [OTP Amount Vietnamese](#) must be less than or equal to [OTP Amount](#)**

*Response must be numeric*

## *OTP Number Vietnamese*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Vietnamese (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, [OTP Number Vietnamese](#) must be less than or equal to [Total Originated Number](#)**
- **If [OTP Amount Vietnamese](#) is entered, then [OTP Number Vietnamese](#) cannot be blank or zero**
- **If entered, [OTP Number Vietnamese](#) must be less than or equal to [OTP Number](#)**

*Response must be numeric*

## *OTP Amount Persons with Disabilities*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population –Persons with Disabilities (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.



**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Amount Persons with Disabilities](#) must be less than or equal to [Total Originated Amount](#)
- If [OTP Number Persons with Disabilities](#) is entered, then [OTP Amount Persons with Disabilities](#) must be greater than or equal to [OTP Number Persons with Disabilities](#)
- If entered, [OTP Amount Persons with Disabilities](#) must be less than or equal to [OTP Amount](#)

*Response must be numeric*

## *OTP Number Persons with Disabilities*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Persons with Disabilities (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- If entered, [OTP Number Persons with Disabilities](#) must be less than or equal to [Total Originated Number](#)
- If [OTP Amount Persons with Disabilities](#) is entered, then [OTP Number Persons with Disabilities](#) cannot be blank or zero
- If entered, [OTP Number Persons with Disabilities](#) must be less than or equal to [OTP Number](#)

*Response must be numeric*

## *OTP Amount Hispanic*

Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Hispanic (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for

the transaction.
<p>Validations:</p> <ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> <li>• If entered, <a href="#">OTP Amount Hispanic</a> must be less than or equal to <a href="#">Total Originated Amount</a></li> <li>• If <a href="#">OTP Number Hispanic</a> is entered, then <a href="#">OTP Amount Hispanic</a> must be greater than or equal to <a href="#">OTP Number Hispanic</a></li> <li>• If entered, <a href="#">OTP Amount Hispanic</a> must be less than or equal to <a href="#">OTP Amount</a></li> </ul>
<i>Response must be numeric</i>

<h2 style="text-align: center;"><i>OTP Number Hispanic</i></h2> <p>Of the Total Originated Number, enter the number of loans serving Other Targeted Population –Hispanic (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the <a href="#">1997 Office of Management and Budget (OMB) standards on race and ethnicity</a>. Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.</p> <p><b>NOTE:</b> For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.</p>
<p>Validations:</p> <ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> <li>• If entered, <a href="#">OTP Number Hispanic</a> must be less than or equal to <a href="#">Total Originated Number</a></li> <li>• If <a href="#">OTP Amount Hispanic</a> is entered, then <a href="#">OTP Number Hispanic</a> cannot be blank or zero</li> <li>• If entered, <a href="#">OTP Number Hispanic</a> must be less than or equal to <a href="#">OTP Number</a></li> </ul>
<i>Response must be numeric</i>

<h2 style="text-align: center;"><i>OTP Amount Other Approved OTP</i></h2> <p>Of the Total Originated Amount, enter the amount of loans serving Other Targeted Population – Other Approved OTP (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the <a href="#">1997 Office of Management and Budget (OMB) standards on race and ethnicity</a>. Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total amount of loans per the census tract, per fiscal year.</p> <p><b>NOTE:</b> For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA., but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.</p>
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Validations:

- **Mandatory Field**
- **If entered, OTP Amount Other Approved OTP must be less than or equal to Total Originated Amount**
- **If OTP Number Other Approved OTP is entered, then OTP Amount Other Approved OTP must be greater than or equal to OTP Number Other Approved OTP**
- **If entered, OTP Amount Other Approved OTP must be less than or equal to OTP Amount**

*Response must be numeric*

## *OTP Number Other Approved OTP*

Of the Total Originated Number, enter the number of loans serving Other Targeted Population – Other Approved OTP (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the [1997 Office of Management and Budget \(OMB\) standards on race and ethnicity](#). Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess OTP. The reporting entity needs to aggregate the total number of loans per the census tract, per fiscal year.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction.

Validations:

- **Mandatory Field**
- **If entered, OTP Number Other Approved OTP must be less than or equal to Total Originated Number**
- **If OTP Amount Other Approved OTP is entered, then OTP Number Other Approved OTP cannot be blank or zero**
- **If entered, OTP Number Other Approved OTP must be less than or equal to OTP Number**

*Response must be numeric*

## *Investment Area Amount*

Of the Total Originated Amount, enter the amount of loans serving an Investment Area (IA). Applicants and Certified CDFIs must refer to the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <https://www.cdfifund.gov/research-data/Pages/default.aspx>. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently Certified CDFIs will be required to use the 2016-2020 ACS dataset.

**NOTE:** For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction. Transactions in a Investment Area – Pre-qualified, Investment Area – Customized, Investment Area -Non-Metro Customized, and Investment Area – Non-Metro counties/parishes should be counted here.

<p>Validations:</p> <ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> <li>• <b>If entered, Investment Area Amount must be less than or equal to Total Originated Amount</b></li> <li>• <b>If <u>Investment Area Number</u> is entered, then <u>Investment Area Amount</u> must be greater than or equal to <u>Investment Area Number</u></b></li> <li>• <b>If entered, the sum of <u>LITP Amount</u>, <u>OTP Amount</u>, and <u>Investment Area Amount</u> must be less than or equal to <u>Total Originated Amount</u></b></li> </ul>
<i>Response must be numeric</i>

<h2 style="text-align: center;"><i>Investment Area Number</i></h2> <p>Of the Total Originated Number, enter the number of loans serving an Investment Area (IA). Applicants and Certified CDFIs must refer to the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <a href="https://www.cdfifund.gov/research-data/Pages/default.aspx">https://www.cdfifund.gov/research-data/Pages/default.aspx</a>. Note any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, currently Certified CDFIs will be required to use the 2016-2020 ACS dataset.</p> <p><b>NOTE:</b> For the Target Market Activity Threshold calculation, a loan can only be characterized as LITP, OTP, or IA, but not more than one, so the Applicant/Certified CDFI must choose one Target Market type to be used for the transaction. Transactions in a Investment Area – Pre-qualified, Investment Area – Customized, Investment Area -Non-Metro Customized, and Investment Area – Non-Metro counties/parishes should be counted here.</p>
<p>Validations:</p> <ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> <li>• <b>If entered, Investment Area Number must be less than or equal to Total Originated Number</b></li> <li>• <b>If <u>Investment Area Amount</u> is entered, then <u>Investment Area Number</u> cannot be blank or zero</b></li> <li>• <b>If entered, the sum of <u>LITP Number</u>, <u>OTP Number</u>, and <u>Investment Area Number</u> must be less than or equal to <u>Total Originated Number</u></b></li> </ul>
<i>Response must be numeric</i>

<h2 style="text-align: center;"><i>Organization</i></h2> <p>Use the lookup function to identify and report the reporting entity that originated the consumer loans on the Consumer Loans/Investments Origination record. This only applies for User Interface (UI). The csv template does not have this data field.</p>
<p>Validations:</p> <ul style="list-style-type: none"> <li>• <b>Mandatory Field</b></li> <li>• <b>Must match the reporting entity with which the TLR is associated.</b></li> </ul>
<i>Response must be text</i>

*Note: If you receive the following error “This FIPS code is already in use for this year” on your Consumer Loans/Investments Originate” file upload, please submit an AMIS Service Request for*

*assistance.*

## VI. Loan Purchase TLR Object – Data Points

CDFI Certification Applicants or Certified CDFIs must document how their purchase of loans from Certified CDFIs or non-Certified CDFI entities serve to meet the Financing Entity test and/or the Target Market test. The CDFI Fund counts loan purchases from CDFIs and Target Market loans purchased from non-Certified CDFI entities as Financial Products. Loan purchases must be presented for review in connection with the Target Market requirements as follows:

- Loan purchases *from Certified CDFIs*, whether purchased individually or in bundle, are recognized as Financial Products directed to an OTP – Certified CDFIs Target Market. Each bundled Loan Purchase from a CDFI will count as a single Financial Product transaction.
- Target Market loans purchased *from non-Certified CDFI entities* are recognized as Financial Products directed to the Target Market(s) of the original borrowers. Applicants that purchase Target Market loans from non-Certified CDFIs in a bundle may count each of the purchased loans as a single Financial Product transaction.

Table 1 below presents the data fields that comprise the TLR’s Loan Purchases object. The TLR will provide a separate template to geocode the location of loans purchased from a CDFI or non-Certified CDFI entity only if address information is available for each transaction. All loans purchased from a Certified CDFI should be coded as “Other Targeted Population – Certified CDFIs” by CDFI. For loans purchased from a non-certified CDFI entity, the CDFI Certification Applicant or Certified CDFI can classify them as IA, LITP or OTP depending on their eligibility. Based on the FIPS code assigned to each loan purchased in the TLR, AMIS will assess whether it is located in an IA. CDFI Certification Applicants or Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology for guidelines on how to classify a loan purchased as LITP or OTP.

To conduct a Loan Purchases analysis, please select the Loan Purchases template. Please note, to protect confidential information CIMS will NOT save any addresses and will return a file with only valid FIPS codes for each transaction that is identified as serving either an Investment Area or Targeted Population.

Once both the Loan Purchases TLR and all other TLR coding is completed and validated in the CDFI Certification Applicant’s or Certified CDFI’s pre-certification account and submitted, the system will report the percentage of all valid Target Market transactions as a share of all loan purchases and other Financial Products. This applies to both the Certification Application and the ACR.

**Table 1. Explanations of the Data Fields for the Loan Purchases Object**

QUESTION NUMBER	REPORT ITEM	INSTRUCTIONS
LP1	TLR Loan Purchase Submission Year	Select from drop down list of years <b>NOTE:</b> TLR Loan Purchase Submission Year is the year of the report, NOT the year when the report is submitted.
LP2	Was this loan/loan bundle purchased from a Certified CDFI?	Select from the following answers: Yes No If answer is “Yes” then proceed to Question LP3. If answer is “No” then proceed to Question LP23.  <b>NOTE:</b> “Certified” status pertains to the time of purchase for the individual loan or loan bundle. If the entity from which the individual loan or loan bundle was purchased was not Certified at the time of purchase, but later became Certified, then the reporting entity should respond “No” to this question. If the entity from which the individual loan or loan bundle was purchased was Certified at the time of purchase, but later became not Certified, then the reporting entity should respond “Yes” to this question.
<b>If Yes, provide the following information on each individual loan or loan bundle. Do not disaggregate loan bundles. (Use multiple rows if necessary):</b>		
LP3	Purchase Number	System assigned value.
LP4	Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
LP5	Total \$ Paid	For each row, enter the Total Amount Paid for the loan purchase.
LP6	Total # Loans	For each row, enter the Total Number of loans for the purchase.
LP7	Name of Certified CDFI that Loan/Loan Bundle was Purchased From	For each row, enter the name of the Certified CDFI from which the individual loan or loan bundle was purchased.
LP7A	City location for the Certified CDFI from which the Loan/Loan Bundle was Purchased	For each row, enter the name of the city.
LP7B	State location for the Certified CDFI from which the Loan/Loan Bundle was Purchased	For each row, enter the name of the state.
LP8	Business Loans _Amount	For each row, enter the Dollar Amount of loan purchases in this category. <b>NOTE:</b> This category includes both “Non-Real Estate Business” where a loan is financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development

		(including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate; and “Non-Real Estate Microenterprise” where a loan is financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
LP9	Business Loans_Number	For each row, enter the Number of loan purchases in this category. <b>NOTE:</b> This category includes both “Non-Real Estate Business” where a loan is financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate; and “Non-Real Estate Microenterprise” where a loan is financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than \$50,000 for a purpose that is not connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
LP10	Consumer Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.  <b>NOTE:</b> Loans in this category are a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.
LP11	Consumer Loans_Number	For each row, enter the Number of loan purchases in this category.  <b>NOTE:</b> Loans in this category are a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.



LP12	Commercial Real Estate Loans_Amount	<p>For each row, enter the Dollar Amount of loan purchases in this category.</p> <p><b>NOTE:</b> This category includes loans for the purposes of “Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial” where the loan is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space and includes mixed-use real estate that combines both commercial and residential use; and “Real Estate – Rehabilitation – Commercial” where the loan is rehabilitate office, retail, manufacturing, or community facility space; may include acquisition costs; could include mixed-use real estate that combines both commercial and residential uses but excludes acquisitions without rehabilitation.</p>
LP13	Commercial Real Estate Loans_Number	<p>For each row, enter the Number of loan purchases in this category.</p> <p><b>NOTE:</b> This category includes loans for the purposes of “Real Estate – Construction/Permanent/Acquisition without Rehabilitation – Commercial” where the loan is for predevelopment financing, construction or permanent financing, or acquisition without rehabilitation of office, retail, manufacturing, or community facility space and includes mixed-use real estate that combines both commercial and residential use; and “Real Estate – Rehabilitation – Commercial” where the loan is rehabilitate office, retail, manufacturing, or community facility space; may include acquisition costs; could include mixed-use real estate that combines both commercial and residential uses but excludes acquisitions without rehabilitation.</p>
LP14	Residential Real Estate Loans_Amount	<p>For each row, enter the Dollar Amount of loan purchases in this category.</p> <p><b>NOTE:</b> This category includes loans for the purpose of “Real Estate – Construction–Housing–Multi Family” where the loan is for predevelopment financing, or construction of multifamily housing; “Real Estate – Construction–Housing–Single Family” where the loan is for predevelopment financing, or construction of single family housing; “Real Estate – Rehabilitation – Housing – Multi Family” where the loan is to rehabilitate or acquire multifamily housing; and “Real Estate –</p>

		Rehabilitation – Housing – Single Family” where the loan is to rehabilitate or acquire single family housing.
LP15	Residential Real Estate Loans_Number	For each row, enter the Number of loan purchases in this category.  <b>NOTE:</b> This category includes loans for the purpose of “Real Estate – Construction–Housing–Multi Family” where the loan is for predevelopment financing, or construction of multifamily housing; “Real Estate – Construction–Housing–Single Family” where the loan is for predevelopment financing, or construction of single family housing; “Real Estate – Rehabilitation – Housing – Multi Family” where the loan is to rehabilitate or acquire multifamily housing; and “Real Estate – Rehabilitation – Housing – Single Family” where the loan is to rehabilitate or acquire single family housing.
LP16	Home Improvement and Purchase Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.  <b>NOTE:</b> This category includes “Home Improvement” where loan is for the renovation or other improvement of an owner-occupied home” and “Home Purchase” where loan is for the purchase of a primary residence.
LP17	Home Improvement and Purchase Loans_Number	For each row, enter the Number of loan purchases in this category.  <b>NOTE:</b> This category includes “Home Improvement” where loan is for the renovation or other improvement of an owner-occupied home” and “Home Purchase” where loan is for the purchase of a primary residence
LP18	Climate Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.
LP19	Climate Loans_Number	For each row, enter the Number of loan purchases in this category.
LP20	Other/Unknown Loans_Amount	For each row, enter the Dollar Amount of loan purchases in this category.  <b>NOTE:</b> The purpose of the loan does not match any of the purposes defined in the other data fields.
LP21	Other/Unknown Loans_Number	For each row, enter the Number of loan purchases in this category.  <b>NOTE:</b> The purpose of the loan does not match any of the purposes defined in the other data fields.
LP22	Other Targeted Populations (OTP)	AMIS should populate this data field as “Other

		Targeted Population – Certified CDFIs.”
<b>If No, provide the following information on each individual loan, regardless of whether it is a single loan purchase or a loan bundle purchase. All loan bundles should be disaggregated to the individual loan level. (Use multiple rows if necessary):</b>		
LP23	Purchase Number	Number identifying the loan bundle to which individual loans belong if they were purchased in a bundle. <b>NOTE:</b> Loans purchased together in a bundle should have the same number value for this data field.
LP24	Loan ID	Unique identifier for each loan in a purchased bundle or individual loans purchased separately.
LP25	Name of Entity Loan was Purchased From	For each row, enter the name of the entity from which the loan(s) was purchased.
LP26	Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
LP27	Loan Amount	For each row, enter the Dollar Amount of loan purchased.
LP28	Loan Interest Rate	For each row, enter the interest rate of loan purchased.
LP29	Loan Status	For each row, select the option below that describes the status of the loan purchased at the end of the most recently completed fiscal year. Active Closed Sold Charged-off Refinanced Restructured
LP30	Purpose	For each row, select the option below that describes the purpose of the loan purchased. Consumer Non-Real Estate Business Non-Real Estate Microenterprise Home Purchase Home Improvement Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial Real Estate – Construction–Housing-Multi Family Real Estate – Construction–Housing-Single Family Real Estate–Rehabilitation–Commercial Real Estate – Rehabilitation – Housing – Multi Family Real Estate – Rehabilitation – Housing – Single Family Climate Other

LP31	Project FIPS Code	Report the project's 11-digit FIPS Code.
LP32	Investment Area (IA)	For each row, value of (Yes or No) will be Populated by AMIS based on the submission of the CDFI TLR Address template into CIMS.
LP33	Other Targeted Populations (OTP)	<p>For each row, select the option below and report whether the loan purchased serves an Other Targeted Population (OTP). For purposes of this data collection, the CDFI Fund relies on definitions established by the <a href="#">1997 Office of Management and Budget (OMB) standards on race and ethnicity</a>. Applicants and Certified CDFIs must refer to the CDFI Fund's Target Market Assessment Methodology on how to properly assess OTP..</p> <p>Native American  Native Alaskan  African American  Native Hawaiian  Other Pacific Islander  Persons with Disabilities  Hispanic  Filipino  Vietnamese  Other Approved OTP  NA</p>
LP34	Desc of Other Approved OTP	If "Other Approved OTP" was selected in LP34, provide a description of the approved Targeted Population.
LP35	Low-Income Targeted Population (LITP)	<p>For each row, choose one of the predefined values below and report whether the transaction serves a Low-Income Targeted Population.</p> <p>Yes  No</p> <p><b>NOTE:</b> An entity may code loans as LITP through its own loan processing system. Such coding should be based on the collection of income data per the CDFI Fund's Regulations and the CDFI Fund's Target Market Assessment Methodology. For cases where the CDFI Fund has approved an entity's method to determine LITP End-Users, that method can be used to designate transactions if there is supporting documentation. The transaction file should be validated and saved in the organization's pre-certified account.</p>
LP36	IA End Users	For each row, choose one of the predefined values

		<p>below and report whether the transaction serves Investment Area (IA) End Users.</p> <p>Yes No NA</p> <p><b>NOTE:</b> Consult the “CDFI Program 2011-2015 ACS Eligible Investment Areas” or the “CDFI Program 2016-2020 ACS Eligible Investment Areas” table for identifying eligible investment areas (IA) census tracts -- <a href="https://www.cdfifund.gov/research-data/Pages/default.aspx">https://www.cdfifund.gov/research-data/Pages/default.aspx</a>.</p> <p><b>NOTE:</b> Any financial institution applying for CDFI Certification for the first time must use the 2016-2020 ACS dataset. Beginning on January 5, 2024, current Certified CDFIs will be required to use the 2016-2020 ACS dataset.</p>
LP37	LITP End Users	<p>For each row, choose one of the pre-defined values below and report whether the transaction serves Low-Income Targeted Population (LITP) End Users. Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment Methodology on how to properly assess LITP end users.</p> <p>Yes No NA</p> <p><b>NOTE:</b> Individuals qualify as members of the Low-Income Targeted Population (LITP) if their family income is:</p> <ul style="list-style-type: none"> <li>- For Metropolitan Areas: <ul style="list-style-type: none"> <li>o 80% of the area median family income (adjusted for family size); or</li> </ul> </li> <li>- For non-Metropolitan Areas, the greater of: <ul style="list-style-type: none"> <li>o 80% of the area median family income (adjusted for family size); or</li> <li>o 80% of the statewide non-Metropolitan Area median family income (adjusted for family size).</li> </ul> </li> </ul>
LP38	OTP End Users	<p>For each row, select the option below and report whether the loan purchased serves an Other Targeted Population (OTP) End User. For purposes of this data collection, the CDFI Fund relies on definitions established by the <a href="#">1997 Office of Management and Budget (OMB) standards on race and ethnicity</a>. Applicants and Certified CDFIs must refer to the CDFI Fund’s Target Market Assessment</p>

		<p>Methodology on how to properly assess OTP end users.</p> <p>Native American  Native Alaskan  African American  Native Hawaiian  Other Pacific Islander  Persons with Disabilities  Hispanic  Filipino  Vietnamese  Other Approved OTP  NA</p>
LP39	Desc of Other Approved OTP-End Users	If “Other Approved OTP” was selected in LP40, provide a description of the Other Targeted Population.
LP40	Designated Target Market Type	<p>For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to choose one Target Market type to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than one for the threshold calculation.</p> <p>IA – Pre-qualified  IA – Customized  IA – Non-Metro Customized  IA – Non-Metro counties/parishes  LITP  OTP- Native American  OTP- Native Alaskan  OTP- African American  OTP- Native Hawaiian  OTP- Other Pacific Islander  OTP- Persons with Disabilities  OTP- Hispanic  OTP- Filipino  OTP- Vietnamese  OTP- Other Approved OTP  Non-Target Market</p>

## VII. Financial Services TLR Object – Data Points

A Depository Institution, that can demonstrate it directed less than 60% but at least 50% of *either* the dollar volume or the total number of its Financial Products to one or more eligible Target Market(s) also has the option of meeting the CDFI Certification Target Market test by demonstrating that at least **60% of its total unique depository account holders** are members of one or more eligible Target Market(s) AND that it delivers to one or more eligible Target Market(s) at least:

- **60%** number of Financial Products and **50%** dollar volume of Financial Products; *or*
- **50%** number of Financial Products and **60%** dollar volume of Financial Products.

To provide for such cases, the TLR has a separate template and/or AMIS user interface, the TLR Financial Services object, where reporting entities will provide information on their unique depository account holders as of the last day of the most recently completed fiscal year. Depending on the number of unique depository account holders, the reporting entity can enter information directly into AMIS through the user interface or use the template for bulk record uploading.

Reporting entities will use the CDFI TLR Address object to geocode the location of each unique depository account holder by the census tract FIPS code. The results from geocoding allow AMIS to determine which unique depository account holders are located in Investment Areas. Please note that as part of the geocoding process, the CDFI Information Mapping System (CIMS) will NOT save any addresses and will return a file with only valid FIPS codes and identify transactions that serve Investment Areas. This approach protects confidential information.

Using the CDFI Fund's Target Market Assessment Methodology, a reporting entity also can identify unique depository account holders who are members of an approved Targeted Population. It is important to remember that a unique depository account holder may qualify for an Investment Area as well as a Targeted Population(s), but for purposes of calculating Target Market activity percentages, a unique depository account holder can only be counted once, i.e. it is either IA, LITP, or OTP, but not more than one.

To identify a unique account holder, reporting entities are allowed to use TINs. Further, reporting entities may consider all account holders other than government entities, regardless of depository account type.

**Table 2: Explanation of the Data Fields for the TLR Financial Services Object**

Data Point	Description	Data Type
Financial Services Submission Year	Financial Services Submission Year is the year of the report, NOT the year in which the report is submitted.	Drop down of year
Depository Account Holder ID	An ID number unique to each depository account holder at the financial institution as of the last day of the most recently completed fiscal year.	Alpha-numeric
Other Targeted Populations (OTP)	Select from drop down the Other Targeted Population(s) associated with the depository account holder.	Drop down of OTP type Native American Native Alaskan African American Native Hawaiian Other Pacific Islander Persons with Disabilities Hispanic Filipino Vietnamese Other Approved OTP NA
Account FIPS Code	11-digit census tract FIPS code generated by geocoding the depository account holder address to indicate the depository account holder's location.	Text format
Investment Area (IA)	Binary response derived from the "Account FIPS Code" data field indicating whether the depository account holder lives in an eligible Investment Area.	FIPS Code Qualified (Yes/No)
Low-Income Targeted Population (LITP)	Select from drop down the binary response indicating whether the depository account holder is a member of a Low-Income Targeted Population.	Drop down of Yes or No
Designated Target Market Type	For the purposes of the Target Market threshold calculation, the CDFI Fund requires the Applicant/Certified CDFI to select one Target Market type from drop down to be used for the transaction. A transaction may be characterized as LITP, OTP, or IA, but not more than	Drop down of TM type IA – Pre-qualified IA – Customized IA – Non-Metro Customized IA – Non-Metro counties/parishes LITP OTP- Native American OTP- Native Alaskan OTP- African American



	one for the threshold calculation.	OTP- Native Hawaiian OTP- Other Pacific Islander OTP- Persons with Disabilities OTP- Hispanic OTP- Filipino OTP- Vietnamese OTP- Other Approved OTP Non-Target Market
Org ID	AMIS ORG ID.	Auto-populated
Organization Name	Full name of the reporting entity.	Auto-populated
Institution Type	Financial institution type (should align with Organizational Profile option selected).	Auto-populated
Submission Date	Date on which the template/table was submitted by the financial institution.	Auto-generated date by AMIS (mm/dd/yyyy)