

Annual Certification and Data Collection Report Changes

Overview

The Annual Certification and Data Collection Report (ACR)¹ requires a certified Community Development Financial Institution (CDFI) to annually assess and report on any changes to data for criteria supporting its CDFI certification, as well as some additional organizational financial and other data. The CDFI Fund uses the ACR to monitor the CDFI's compliance with certification criteria and collect data to gain greater insight on the CDFI industry. This document identifies proposed changes to the current ACR data collection covered by OMB Number: 1559-0046 (**see the current data collection in the appendix to this document**). The ACR data structure discussed below details proposed deletions, changes, and additions of data points for the ACR and inclusion of the new Certification Transaction Level Report (CTLR), which provides a standardized data collection capability to validate transactions within target markets. All data will be collected through the CDFI Fund's Awards Management Information System (AMIS).

As an administrative efficiency, the CTLR data collection is being submitted for public comment under the ACR OMB control number 1559-0046. Please note that the CTLR is intended to support both the revised Certification Application (see related OMB 1559-0028) and the ACR. The CTLR is a proposed requirement for CDFI Certification Applicants and certified CDFIs that are not current Financial Assistance awardees and therefore do not submit a Transaction Level Report (TLR) to the CDFI Fund. The CTLR will improve data quality in both the revised Certification Application and ACR by replacing unverifiable summary data on lending and investment in target markets with the CTLR transaction data, which will be used to automatically compute answers to questions on lending and investment activities. The CTLR also will collect industry-wide transactional data for the first time. Thus the implementation of the CTLR will create a more data-driven, quantitative evaluation of certified CDFIs and CDFI Certification Applicants, and automate key validation processes.

The other changes in the ACR include additional questions based on the new policy-related questions in the revised Certification Application. These questions confirm that currently certified CDFIs are meeting new certification requirements. Another change in the ACR involves the use of web-services to collect financial data for regulated institutions from regulators' call reports, which will reduce reporting burden, improve data quality, and comply with OMB guidance.

Proposed Deletions to current ACR data points due to CTLR Data Collection

The collection of transactional data through the CTLR will permit the deletion of several data points in the current version of the ACR (**please refer to the appendix by section and question**).

- **Section 1, Q. 16-17, delete questions on Primary Lines of Business and Secondary Lines of Business**, which can be auto-calculated by the CTLR.
- **Section 1, Q. 49-53, delete Target Market (TM) attestations** since the CTLR will auto-calculate deployment to Target Markets based on validated transaction data. In addition, the CTLR results

¹ See Appendix A for the current ACR.

will automatically compute whether a certified CDFI meets or falls below the 60% Target Market threshold.² If a certified CDFI's CTLR results, based on a three-year average through the last day of their most recently completed fiscal year fall below the 60% threshold, a certification compliance review will be triggered.

- **Section 2, Q. 62-79, delete all questions on the number and amount of loans or investments deployed to the Target Market** since the total portfolio data in the current questions will be replaced by data on new originations and the CTLR will compute the deployment to the Target Market for each certified CDFI. This approach aligns with the new Certification application requirements.
- **Section 3, Q. 121-122, delete questions on total number and dollar amount of the loan portfolio deployed to the Target Market** because deployment to the Target Market will be calculated by CTLR based on data on reported loan originations.
- Section 4, Q.126, delete question on Target Market Clients because this approach aligns with the new Certification application requirements.

Proposed Changes to ACR Reporting:

- **Section 1, Q. 25 and Q. 27 with revised questions:**

Q. 25 will be replaced with the following question: "Does your organization have a strategic plan in place to guide your future organizational and business development?"

- 1) Yes
- 2) No

Q.27 will be replaced with the following question: "What Kind of Management Information System does your organization have in place?"

- 1) An Enterprise-wide Information Management System
- 2) A spreadsheet based accounting and loan processing system
- 3) A paper-base system
- 4) Other
- 5) None

- **Section 2, Q. 80-114, Financial Data Reporting for Regulated Institutions: Web-services will be used to acquire financial data from call reports by regulated institutions.** This will improve data quality, reduce burden for ACR financial reporting, and comply with OMB.

² The Target Market Deployment test will use a certified CDFI's latest CTLR report of new originations combined with the last two years of originations from prior submissions (or at least the prior year's originations for newly certified CDFIs) to compute the proportion of transactions within qualified and approved Target Markets.

Proposed additional Data Points to the ACR:

1. **Section 1, Legal Entity Criteria** (exclusive for Depository Institution Holding Companies, Insured Depository Institutions, and Insured Credit Unions, add question after current Q. 36):
 1. Attestation: The CDFI continues to be regulated by the same entity as when its certification was last approved by the CDFI Fund.
 - i. Yes, the CDFI continues to be regulated by the same entity.
 - ii. No, the CDFI's regulator has changed.
 1. If no, then update the regulator information on the Organization Profile Page: Regulated Institution Section
 2. Attestation: The CDFI continues to maintain deposit insurance with the same provider as when its certification was last approved by the CDFI Fund.
 - i. Yes, the CDFI continues to maintain deposit insurance with the same provider.
 - ii. No, the CDFI's deposit insurance provider has changed.
 1. If no, then identify new deposit insurance provider.
2. **Section 1, Primary Mission/Community Development Strategy** (add after current Q. 38): The following question is derived from the proposed revised Certification Application and is intended to ensure compliance with new requirements related to an entity's community development strategy. Currently certified CDFIs that received their certifications prior to the implementation of the revised application will be required to submit a revised Certification Application separately, and will not be required to respond to this question in the ACR until such time.
 1. The CDFI continues to maintain the same community development strategy as when its certification was last approved by the CDFI Fund. (Entities must consider all relevant Affiliates and Subsidiaries subject to this requirement.)
 - i. Yes, the community development strategy is maintained.
 - ii. No, the community development strategy has changed.
 1. If no, then provide updated community development strategy.

Guidance on Community Development Strategy Question

The CDFI must be able to demonstrate that it and any relevant Affiliate has an acceptable community development strategy such that Financial Products and/or Financial Services are offered that are supportive of community development objectives for underserved populations and/or residents of economically distressed communities. Examples of promoting community development include the provision of Financial Products/Services or other efforts to promote affordable or low-income housing, public facilities, infrastructure or economic development and/or the provision of community services such as childcare, education, healthcare, social services, workforce development, etc.

Guidance on Responsible Financing Practices

To meet the CDFI Certification requirements for responsible financing practices, an entity should provide Financial Products and Financial Services in a way that does not harm consumers. Financial Products should be affordable and based upon a borrower’s ability to repay. CDFIs should practice transparency, fair collections, and be in compliance with federal, state, and local laws and regulations.

To measure compliance with these principles, the ACR asks a series of questions related to the CDFI’s Financial Products and Financial Services, including questions on the annualized rate of interest and other fees charged to a borrower. For purposes of calculating this rate, the CDFI Fund requires CDFIs to use the methodology prescribed in [32 CFR § 232.4 of the Military Lending Act](#) (referred to as the Military Annual Percentage Rate (MAPR)), **regardless of borrower status**. This methodology captures interest and other charges, including application fees and participation fees, sets a single standard for all CDFIs, and ensures that CDFIs do not have incentives to disguise their rates by not including fees in calculating an Annual Percentage Rate.

3. **Section 1. Primary Mission/Responsible Financing:** The following questions are derived from the proposed revised Certification Application and are intended to ensure compliance with new requirements related to responsible financing practices (add after foregoing question). Currently certified CDFIs that received their certifications prior to the implementation of the revised application will be required to submit a revised Certification Application separately, and will not be required to respond to these questions in the ACR until such time.

PRIMARY MISSION – CDFI - Responsible Financing Practices		
<i>Questions [PM17-PM22] will be asked of CDFIs that offer loan products (including credit cards or purchased loans) only.</i>		
PM17	Do any of the CDFI’s loan products (including credit cards or purchased loans) allow for an annual percentage rate in excess of 36% when that rate is calculated using the Military Annual Percentage Rate (MAPR) standard ³ ?	<p>Yes or No.</p> <p>If yes, the CDFI will be required to respond to additional financing-practices questions about the loan products that allow for an annual percentage rate in excess of 36 percent when that rate is calculated using MAPR standard.</p>

³ For additional guidance on calculating the MAPR, see the Consumer Financial Protection Bureau’s [Military Lending Act \(MLA\), Interagency Examination Procedures—2015 Amendments](#), Terms of Consumer Credit Extended to Covered Borrowers (Calculation of MAPR) – 32 CFR 232.4, pp. 6-9.

	If yes:	<i>Only for CDFIs that offer any loan products (including credit cards or purchased loans) that allow for an annual percentage rate in excess of 36% when that rate is calculated using the MAPR standard.</i>
PM17.1	What is the current highest allowable MAPR-based annual percentage rate charged on any of the CDFI's loans (including credit cards or purchased loans)?	A list of the CDFI's loan product purposes may be auto-populated based on information entered in CTLR. Enter or select loan product purposes and enter highest allowable MAPR.
<i>Questions [PM17.2-PM17.9] - For any loan product with a MAPR in excess of 36%:</i>		
PM17.2	Do the CDFI's underwriting standards include measures to ensure the borrower has an ability to: 1) repay the loan according to the terms of the loan, and 2) meet their other major financial obligations and basic expenses, without having to reborrow or refinance?	Yes or No.
PM17.3	Did any of the loan products in question have a default rate over five percent?	Yes or No.
PM17.4	Has the CDFI offered deferred presentment or deferred deposit loans?	Yes or No.
PM17.5	If the product in question includes any installment loans of \$1,000 or less have the repayment timeframes been limited to no more than twelve months?	Yes or No or NA
PM17.6	For any installment loan products, has the CDFI set limits on the number of times a borrower can refinance a loan within a specific amount of time?	Yes or No.
	If yes please describe	Narrative.
PM17.7	Is there a cooling off period of at least 60 days after a borrower has paid off a loan before the borrower can take out a new loan been in place for each of the CDFI's installment loan product in question?	Yes or No.

	PM17.8	Are all fees spread evenly over the life of the loan and pro rata refundable in the event of early repayment for each of the CDFI's installment loan products in question?	Yes or No.
	PM17.9	Are all loan payments substantially equal and do they amortize smoothly to a zero balance by the end of the loan term for each of the CDFI's installment loan products in question?	Yes or No.
PM18	As of at least 12 full months completed just prior to submission of the ACR, do the CDFI's underwriting standards for each of its non-consumer loan products include measures to ensure the borrower has an ability to repay the loan according to the terms of the loan, meet any of the borrower's other major financial obligations, and still pay basic expenses, without having to reborrow or refinance?		Select Yes or No.
PM19	As of at least 12 full months completed just prior to submission of the ACR, for each of the CDFI's loan products, does the CDFI disclose the periodic payment due, the total amount to be repaid over the life of the loan, the total finance charges over the life of the loan, and the annual percentage rate (APR) – or for open-end loans, the effective APR – of the loan?		Yes or No.
PM20	Has the CDFI had programs for each of its loan products (including credit cards) to waive fees or interest, reduce interest rates, forgive principal or otherwise modify loans to assist struggling borrowers for at least the 12 full months completed just prior to submission of the ACR?		Yes or No.
PM21	Does the CDFI use external debt collectors or sell its charged off debt to debt buyers?		Yes or No.
	If yes, please explain.		Narrative.
PM22	Does the CDFI report some or all consumer Financial Product transactions to a major credit bureau?		Yes or No.
<i>Questions [PM23-PM24] will be asked of Applicants that offer Equity Investment Financial Products only</i>			
PM23	Has the CDFI had a policy or practice in place for its Equity Investment Financial Products for at least the 12 full months completed just prior to		Yes or No.

	submission of the application that prevents the CDFI from gaining Control over an investee except if the CDFI must save a business through ownership as a last resort for a limited period of time?	
	If no, please explain.	Narrative.
PM24	During the 12 full months completed just prior to submission of the ACR, did the CDFI leverage, for its own benefit, the assets of any of its active investees?	Select Yes or No.
	If yes, please explain.	Narrative.
RESPONSIBLE FINANCING PRACTICES – FINANCIAL SERVICES		
<i>Questions [PM25-PM28] will be asked of depository institution Applicants only</i>		
PM25	Does the CDFI or any of its relevant Affiliates offer at least one low barrier to entry checking account that has a minimum balance requirement of no greater than \$25, and that is accessible to consumers who have a negative account screening credit history?	Select Yes or No.
PM26	Does the CDFI or any of its relevant Affiliates offer at least one Financial Services depository account with total functionality and either a monthly maintenance fee of no greater than \$5 or, if waivable, no greater than \$10?	Select Yes or No.
PM27	Does the CDFI or any of its relevant Affiliates offer at least one checkless checking, prepaid, or other deposit account that is not subject to any nonsufficient funds (NSF) or overdraft fees?	Select Yes or No.
PM28	If the Applicant offers any other non-standard Financial Service specifically designed to serve the un- and/or under-banked and promote community development, please describe.	Narrative.
PM29	If an account holder is subject to any potential fees for nonsufficient funds (NSF) or overdraft, are there limits on the number and frequency of such fees that can be charged annually?	Select Yes or No.
	If no please explain.	Narrative.

4. **Section 1, Accountability Criteria - Exclusive to Credit Unions** (add questions after Q. 57): the purpose of this question is to determine if there has been a change to the percentage of a credit union membership that has been approved to use the special accountability provision.
 1. Is the credit union using the special accountability provision to demonstrate accountability to one or more Target Markets?
 - i. Yes, the credit union is using the special accountability provision for one or more Target Markets.
 - ii. No, the credit union is not using the special accountability provision for one or more Target Markets.
 2. Attestation: The credit union's governing board continues to be democratically elected by its membership.
 - i. Yes, the governing board continues to be democratically elected.
 - ii. No, the governing board is no longer democratically elected.
 1. If no, then update accountability on the Organization Profile Page: Board Section

(See Accountability guidance below)

Guidance on Accountability

To be a CDFI, an entity must maintain accountability to residents of its Investment Area or Targeted Population, through representation on its governing board and/or advisory board(s). The CDFI Fund requires that a board consist of no less than three (3) members. In determining whether an Applicant maintains accountability to its proposed Target Market(s), the board structure must be assembled in the following manner.

Applicants that have a formally established governing board must:

Demonstrate that:

- At least one governing board member is accountable to each proposed Target Market, *and*
- At least 33% of the governing board is accountable to the overall proposed Target Market(s);

OR

Demonstrate that:

- At least one advisory board member is accountable to each proposed Target Market;
- At least 60% of the advisory board is accountable to the overall proposed Target Market(s);
- At least 20% of the governing board members are accountable to at least one proposed Target Market; *and*
- At least one governing board member has a seat on the advisory board.

Applicants without a formally established governing board must:

Demonstrate that at least 80% of advisory board members are accountable to the overall proposed Target Market(s) and at least one partner/owner has a seat on the advisory board.

Assessing an Advisory Board

In order to assess whether an advisory board provides accountability, in addition to reviewing each board member, the CDFI also will consider the following factors:

- How often the advisory board meets;
- How the board members were selected;
- How members obtain input from the Target Market(s);
- Whether a governing board/partner/owner has a seat on the advisory board; and
- How the advisory board input is incorporated into the organization's governing board's decision-making process

Special provision for credit unions to demonstrate Accountability to Target Markets:

If a credit union, using a CDFI Fund-approved Target Market verification process(es), can demonstrate that a majority of its members are of a specific Target Market type(s) and it can document that its governing board is democratically elected by its membership, its governing board members may, at the sole discretion of the CDFI Fund, be deemed to be accountable to the relevant Target Market type(s).

Credit unions also must meet all other Accountability requirements.

5. **Section 2, Source of Investment Capital Table** (add after current Q. 104): The objective is to gather important data on how CDFIs capitalize themselves. This table is derived from the discontinued Institution Level Report (ILR) and documents sources of capitalization.
1. Enter all loan or investment capital as of the reporting period end.
 - Include idle capital available to lend/invest, as well as deployed capital.
 - Include only capital that is reflected in the Organization's Balance Sheet.
 - Exclude undrawn lines of credit.
 - If the Organization makes grants, exclude funds used for such grants.
 2. Explanation of the Data Points for Investment Capital Table, Source of Capital. For each row, select the Source of Capital:
 - Bank or other Regulated Financial Institution
 - CDFI Intermediary
 - Corporation - Real Estate Developer or Investment Company
 - Corporation - Utility Company
 - Corporation - Other
 - Government - Federal - CDFI Fund
 - Government - Federal - Other Sources
 - Government - State or Local
 - Government Sponsored Entity (GSE)
 - Individuals
 - Internal Funds
 - Non Depository Financial Institution - Insurance Company
 - Non Depository Financial Institution - Investment Bank
 - Non Depository Financial Institution - Pension Fund
 - Non Depository Financial Institution - Venture Fund
 - Philanthropic Organization - Foundation
 - Philanthropic Organization - Other
 - Religious Institution
 - Other

Investment Capital Table Guidance

- Use one row in the Table for each distinct Source of Capital with the same Type of Capital, Interest Rate, and Maturity Date. The ACR will calculate the weighted average interest rate and remaining term and display it in Investment Capital Summary Table.

- **Combine Rows:** If the Organization has three or more investments from a single Source of Capital and Type of Capital, the user may enter these investments as a single row.
 - The user may calculate the weighted average interest rate.
 - The user should select the "Multiple Dates" checkbox when there is more than one origination date and/or maturity date.

*Example: If the Organization has three loans from three different banks, the User may enter a single row for Bank or Other Regulated Financial Institution, Debt-Other, and enter the calculated **weighted average interest rate** of the three loans and select "Multiple Dates" for the Origination Date and Maturity Date.*

- **Net Assets (Type of Capital):** All, or a portion, of an Organization's Net Assets is usually used for Investment Capital. Typically, this includes all Permanently Restricted Net Assets, and may include all, or a portion, of Unrestricted Net Assets. If the Organization's Balance Sheet includes a line item for "Net Assets Restricted for Lending/Investing," include a row for Net Assets in the Investment Capital Table.

- **Internal Funds (Source of Capital):** Use "Internal Funds" as the Source of Capital for for-profit and credit union retained earnings. For non-profits, use "Internal Funds" as the Source of Capital for net assets derived from earned income and any net assets whose source cannot be identified. The Type of Capital for all "Internal Funds" is "Net Assets - Other or Retained Earnings."

Example: Two years ago the organization received a \$100,000 grant from the ABC Foundation. If the organization did not track the grant separately and therefore cannot distinguish its balance from other net assets, then it should be categorized as "Net Assets - Other OR Retained Earnings." If the Organization did track the grant separately and knows the balance, then it should be categorized as "Net Assets - Grants."

- **Debt - EQ2 (Type of Capital):** If debt is not identified as an Equity Equivalent Investment (EQ2) in the Organization's Financial Statements, it is likely not an EQ2 and should be categorized as Debt - Other. An EQ2 must be a loan to a CDFI that meets the following characteristics:
 - At the end of the initial term, the loan must have a definite rolling maturity date that is automatically extended on an annual basis if the CDFI borrower continues to be financially sound and carry out a community development mission.
 - Periodic payments of interest and principal may only be made out of the CDFI borrower's available cash flow after satisfying all other obligations.
 - Failure to pay principal or interest (except at maturity) will not automatically result in a default of the loan agreement.
 - The loan must be subordinated to all other debt except for the equity-equivalent loans.

6. **Section 2, Contributed Operating Revenue Table** (add after Investment Capital Table). The objective is to gather important data on how CDFIs manage their operating revenues. This table is derived from the discontinued ILR and documents the sources of operating revenues.

Enter all contributed operating revenue as defined below:

- Include unrestricted operating grants and contributions.
- Include net assets released from restriction during the reporting period if they are available to cover operating expenses and the original source was not earned income. NOTE: Exclude net assets released from restriction if you know that the original source was earned income. (Include such income in Other Earned Revenue.)
- Include the estimated value of in-kind contributions, in-kind donations, and donated services that are included in the organization's Financial Statements.
- Exclude equity, grants, contributions, and donations designated for lending/investing capital. (Include such income in Total Non-Operating Revenue.)
- Exclude temporarily restricted grants intended for future operating periods.
- Exclude grants that will be passed through to other organizations.

Guidance for completing the Contributed Operating Revenue Table

- Use one row in the Table for each Type of Donor.
Example: If the Organization has received three grants from three different foundations, create a single row for "Philanthropic Organization – Foundation" and enter the sum of the grants.

Explanation of Data Points for Contributed Operating Revenue Table

Type of Donor: For each row, select the Type of Donor:

- Bank or other Regulated Financial Institution
- CDFI Intermediary
- Corporation - Real Estate Developer or Investment Company
- Corporation - Utility Company
- Corporation - Other
- Government - Federal - CDFI Fund
- Government - Federal - Other Sources
- Government - State or Local
- Government Sponsored Entity (GSE)
- Individuals
- Non Depository Financial Institution - Insurance company
- Non Depository Financial Institution - Investment Bank
- Non Depository Financial Institution - Pension Fund
- Non Depository Financial Institution - Venture fund
- Philanthropic Organization - Foundation
- Philanthropic Organization - Other
- Religious Institution
- Other

Amount: For each row, enter the amount available for reporting period operating expenses (whether used or not).

7. **Section 2, Loans and Leases table:** Report the weighted average interest rate, the total number and total amount of loans on lines 1 through 13 below. The objective is to gather important data on the average rates, total number and amounts of loans and lines of credit provided certified CDFIs and applicants. For regulated CDFIs and applicants this data will be exacted from the regulator's institutional data via web services. (Insert table after above Contributed Operating Table).

Enter the weighted average interest rate, total number and amount of loans or lines of credit:

Non-Commercial Loans/Lines of Credit

1. Unsecured credit card loans
2. Payday alternative loans (PAL Loans) (Federal Credit Unions only)
3. Non-Federally Guaranteed Student Loans
4. All other Unsecured Loans/Lines of Credit
5. New Vehicle Loans
6. Used Vehicle Loans
7. Leases Receivable
8. All Other Secured Non-Real Estate Loans/Lines of Credit
9. Loans/Lines of Credit Secured by a First Lien on a single 1-to 4 Family Residential Property
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1-to 4 Family Residential Property
11. All other Real Estate Loans/Lines of Credit

Commercial Loans/Lines of Credit

12. Commercial Loans/Lines of Credit Real Estate Secured
13. Commercial Loans/Lines of Credit Not Real Estate Secured
- 14. TOTAL LOANS & LEASES (SUM LINES 1-13)**

Appendix: Current CDFI Fund Annual Certification and Data Collection Report Form Instructions

March 6, 2019

Purpose:

The primary intent of the Annual Certification and Data Collection Report Form (ACR) is to ensure that Community Development Financial Institutions (CDFIs) continue to meet the requirements to be certified CDFIs.⁴ It is also a method to ensure that organizational information is updated annually. The financial and portfolio data will be used by the CDFI Fund to gain insight on the CDFI industry.

Overview:

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

- Your organization's Balance Sheet (Statement of Financial Position),
- Your organization's Income Statement (Statement of Activities or Statement of Operations or Profit and Loss Statement), and
- For Banks and Thrifts, Consolidated Reports of Condition and Income; or
- For Credit Unions, 5300 Call Report.

SECTION I: Organization Information

This section of the ACR Form requires you to verify, update, and correct organization profile information. In order to update some of the data in this part, an authorized organization account administrator must access the organization's organization profile in AMIS.

TIP: This is an opportunity to verify, on an annual basis, that the organization contact information is accurate and that there have been no changes to the authorized account administrator(s) who should have access to the organization's account.

⁴ The following seven criteria are required to be certified as a CDFI:

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

Newly certified CDFIs do not have to complete an ACR until the next fiscal year after their initial certification. Technical Assistance recipients that are not yet certified as a CDFI⁵ are not required to complete an ACR.

REPORT ITEM	INSTRUCTIONS
SECTION 1. CDFI Annual Certification Report Detail	
Organization Information	
1. Certification Number	Auto-generated
2. CDFI Annual Certification Report ID	Auto-generated
3. Employer Identification Number (EIN)	This information is auto-generated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
4. CDFI Certification Status	Auto-generated
5. Tax Status	This information is auto-generated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
6. Certified CDFI Serving Native Community	Auto-generated if CDFI is a Native-American CDFI or NACA.
7. Date Submitted	Auto-generated upon submission
8. Report Status	Auto-generated
9. Certification Control Number	Auto-generated
Organization Type	
10. Organization Name	This information is auto-generated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
11. Organization Type	Please select your organization type from the types listed in the ACR drop down Definitions for each organization type may be found in the online guidance The Organization Types include: - Bank or Thrift

⁵ An emerging CDFI is a non-certified CDFI that has received a Technical Assistance award and is expected to become certified within 3 years.

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> - Credit Union - Depository Institution Holding Company - Loan Fund - Venture Capital Fund
12. FDIC Charter Number <i>(Banks and Thrifts Only)</i>	This information is auto-generated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
13. Bank Holding Company Number <i>(Banks and Thrifts Only)</i>	This information is auto-generated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
14. Holding Company FDIC ID#/ OTS Docket <i>(Thrifts Only)</i>	This information is auto-generated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
15. NCUA Number <i>(Credit Unions Only)</i>	This information is auto-generated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
Line of Business	
16. Primary Line of Business	<p>Identify the CDFI's Primary Line of Business using the dropdown menu. You are limited to only one primary Financing Activity for this question.</p> <p>The Primary Line of Business selected should correspond to the organization's predominant Financing Activity based on the dollar amount dedicated to support the provision of Financial Products.</p> <p>The Lines of Business include:</p> <ul style="list-style-type: none"> - Business Finance - Commercial Real Estate Finance <ul style="list-style-type: none"> o Real Estate Loans o Community Facilities Finance (e.g., Charter Schools, Health Centers) - Consumer Finance <ul style="list-style-type: none"> o Student Loans o Unsecured Credit Card Loans o Vehicle Loans o Other Unsecured Loans - Intermediary Finance

REPORT ITEM	INSTRUCTIONS
	<ul style="list-style-type: none"> - Microfinance - Residential Real Estate Finance <ul style="list-style-type: none"> o 1 – 4 Family Residential Loans o Multifamily Housing Loans - Other <p>NOTE: Loans to Businesses reported by banks may include those for Agricultural Production, Commercial and Industrial, Construction and Land Development, and Farmland. Credit Unions typically classify business loans (including lines or letters of credit) to include commercial, corporate, business investment or agricultural purposes. Loan Funds typically provide small business loans including lines of credit and working capital loans. Please note however that all certified CDFIs should report separately any business loan less than \$50,000 under the category “microfinance.”</p> <p>When Real Estate Finance is used for mixed-use properties, the amounts should be associated with the predominant use of the property. For example, if 80% of a property is used towards Housing Finance and 20% is used towards Commercial Real Estate Finance, the amount should be attributed to Housing Finance.</p>
17. Secondary Line of Business	<p>Identify the CDFI’s Secondary Line of Business using the dropdown menu. You are limited to one secondary Financing Activity for this question. If the CDFI has only one line of business, select “None” for this question.</p> <p>The Secondary Line of Business selected should correspond to the organization’s second most predominant Financing Activity based on dollar amount dedicated to support the provision of Financial Products.</p>
Credit Union Membership (<i>Credit Unions Only</i>)	
18. Total CU Members	Report the total number of Credit Union Members as of the last day of the Credit Union’s fiscal year.
19. Total Number of Credit Union Members in the Target Market(s)	Report the total number of Credit Union Members in the CDFI’s currently Approved Target Market(s) as of the last day of the Credit Union’s fiscal year.

REPORT ITEM	INSTRUCTIONS
Human Resources and Staffing	
20. Percentage of Financial Staff Time <i>(Unregulated Only)</i>	Estimate the percentage of Full-Time Equivalent (FTE) time dedicated to providing Financial Products and/or Services. This may include products such as: Loans, Equity Investments, Loan purchases, Loan Guarantees, and similar financing activities; or services such as: checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit-taking, safe deposit box services, and/or other similar services. If applicable, include FTE information for staff that manage these activities.
21. Percentage of Development Services Staff Time <i>(Unregulated Only)</i>	Estimate the percentage of FTE time dedicated to providing Development Services. May include: Business Technical Assistance, Credit Counseling, Financial Education, Homeownership Counseling, Housing Technical Assistance, Real Estate Technical Assistance. If applicable, include FTE information for staff that manage these activities.
22. Leadership turnover past Fiscal Year	Has the organization seen any departure, replacement, or change within its senior leadership team during the last fiscal year?
23. Total FTE Staff	Report the total number of FTE Staff. This number should include contractor hours. The purpose of this section is to determine if an organization is a Financing Entity based on a predominant amount of staff time dedicated to the provision of Financial Products and/or Services. In addition, FTE data will be used to report on FTEs within the certified CDFI industry. The total should represents 100% of FTE time dedicated to support Financial Products and/or Services and Development Services. An FTE is defined as an employee, or sum of employees, that work at least a 35 hours per week. If two part-time employees work 20 hours per week, they would represent one FTE. Note: This should: <i>Include</i> all full-time and part-time employees. <i>Include</i> contractors, consultants and volunteers that perform ongoing operations. <i>Exclude</i> temporary employees. <i>Exclude</i> professional services conducted outside of the office by third parties such as accounting, bookkeeping, and legal counsel.

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24. Total Full Time Staff Turnover	Total FTE Staff Turnover: "FTE turnover" is defined as the number of FTE staff that resigned, were replaced, or were terminated in the last fiscal year. FTE Turnover information is needed to calculate the Employee Turnover Ratio, which is a key component of evaluating potential management risk for a CDFI.
Strategic Plan	
25. New Business/Strategic Plan last year	Did the organization adopt a new business/ strategic plan during the last fiscal year?
Governance	
26. Governance Structure changed last FY?	Has the organization's governance structure been changed during the last fiscal year?
Management Information Systems	
27. MIS System implemented in the last FY?	Has the organization implemented a new management information system over the last fiscal year?
28. IT infrastructure support Acct system?	Does the CDFI's information technology infrastructure support an accounting system?
Legal	
29. Party to adverse legal action last FY?	Has the organization been party to any adverse legal actions during the last fiscal year?
Organizational Structure	
30. Audit findings in the last FY?	Did the organization have any audit findings for its last complete fiscal year?
Credit and Portfolio Management	
31. Delinquent loan management policy?	Does the organization have a delinquent loan management policy?
32. Missed or overdue payment to creditors?	In the last year, has the organization had one or more missed or overdue payments to its creditors?
Legal Entity	
33. Legal Entity attestation	Indicate whether the CDFI is a Legal Entity, duly formed and in good standing under the laws of its state of incorporation. A "yes" response means the legal entity documents are the same as last submitted. A "no" response means the legal entity document(s) have changed. A "no" response requires the respondent to describe how their ability to meet the legal entity changed. TIP: If any of the aspects of the organization's legal status, such as name or incorporation information, changed in the last fiscal year, you must select "no".
34. If No, explain Legal Entity	If the Legal Entity status has changed since last

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attestation	affirmed by the CDFI Fund, please provide updated Legal Entity information.
35. Legal documentation changes	Indicate whether the organization amended its organizational documentation since its most recent certification by the CDFI Fund. A “yes” response means the legal entity documents are the same (e.g., articles of incorporation, bylaws, charter). A “no” response means the legal entity document(s) have changed. A “no” response requires the respondent to describe the change and their ability to meet the legal entity requirement. TIP: If you modified organizational documentation in any way in the last fiscal year, you must select “no”
36. If No, explain documentation changes	If any of the legal entity documents has changed since last affirmed by the CDFI Fund, provide an explanation of the changes and attach the documents.
Primary Mission	
37. Primary Mission attestation	Refers to the Primary Mission of the organization, as evidenced in board-approved organizational documents since the organization’s CDFI certification was last approved by the CDFI Fund. A “yes” response means the Primary Mission remains the same. A “no” response means the Primary Mission has changed. A “no” response requires the respondent to describe the change and their ability to meet the Primary Mission. TIP: If you modified the language describing your Primary Mission in any way in the last fiscal year, you must select “no”.
38. If No, Provide Updated Primary Mission	If the Primary Mission has changed, provide an updated Primary Mission.
Financing Entity (For loan funds and venture funds only). Credit Unions and Banks are presumed to be financing entities and do not need to complete this section.	
39. Financing Entity attestation	The organization continues to be an entity whose predominant business activity is the provision, in Arms-Length Transactions, of Financial Products, as reflected on its financial statements and executed notes. A “yes” response means the predominant activity is

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	<p>financing.</p> <p>A “no” response means the predominant activity is not financing. A “no” response requires the respondent to describe how their ability to demonstrate that the predominant business activity is the provision, in Arms-Length Transactions, of Financial Products has changed.</p>
40. If No, explain Financing Entity attestation	If response to Financing Entity attestation is “No”, please explain. Please attach updated financial documentation and submit for review.
41. Assets to Financial Products Predominant	<p>The organization continues to dedicate a Predominance of its Assets to Financial Products.</p> <p>A “yes” response means the predominance of assets are dedicated to Financial Products.</p> <p>A “no” response means the predominance of assets are not dedicated to Financial Products. A “no” response requires the respondent to describe and justify the change in the predominance of assets.</p>
42. If No, explain Financial assets predominance	If response is “No” to Assets to Financial Products Predominant, please explain. Attach updated documentation and submit for review.
43. Maintains sufficient capital	<p>The organization continues to maintain sufficient capital to continue financing activities that support the provision of financial products for at least three months from the end of the organization’s fiscal year (FYE).</p> <p>A “yes” response means there is sufficient capital to continue Financing Activities for at least three months from the FYE.</p> <p>A “no” response means there is insufficient capital to continue Financing Activities for at least three months from the FYE. A “no” response requires the respondent to describe their ability to maintain sufficient capital.</p>
44. If No, explain insufficient Capital	If response to “sufficient capital” is “No”, please provide an explanation. Attach updated financial documentation and submit for review.
45. Staff to Financial Products predominant	<p>The organization continues to dedicate a predominance of staff time to the provision of Financial Products.</p> <p>A “yes” response means the predominance of staff time is dedicated to the provision of Financial Products.</p> <p>A “no” response means the predominance of staff</p>

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	time is not dedicated to the provision of Financial Products. A “no” response requires the respondent to describe and justify the change to the predominance of staff time.
46. If No, explain financial Staff predominance	If response to staff predominance in Financial Products is “No”, please explain. Attach updated documentation and submit for review.
Development Services	
47. Development Services attestation	<p>Indicate whether the CDFI made changes to its Development Services since its most recent certification by the CDFI Fund. Development Services include:</p> <ul style="list-style-type: none"> - Business Technical Assistance - Credit Counseling - Financial Education - Homeownership Counseling - Housing Technical Assistance - Real Estate Technical Assistance <p>A “yes” response means the Development Services remain the same.</p> <p>A “no” response means that there have been changes to Development Services. A “no” response requires the respondent to describe the change and their ability to meet the Development Services requirements.</p>
48. If No, explain Development Services	If response is “No” to development services attestation, please explain. Attach updated documentation and submit for review.
Target Market	
49. Target Market attestation	<p>Indicate whether the CDFI directed at least 60% of its Transactions in the last fiscal year to clients in its Target Market(s).</p> <p>A “yes” response means at least 60% of the transactions in both number and dollar amount were to clients in the approved Target Market(s).</p> <p>A “no” response means less than 60% of the transactions in number OR dollar. A “no” response requires the respondent to describe the change and ability to meet the Target Market.</p> <p>TIP: Only Transactions included on an organization’s Balance Sheet may be counted towards the 60% of Transactions in their Target Market.</p>

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	<p>TIP: The CDFI must analyze the financing activity using CIMS (CDFI information mapping system) to confirm activities to the Target Market.</p> <p>TIP: The CDFI must identify the data source used to conduct the analysis of the financing activity to the Target Market.</p>
50. If No, explain Target Market	If response to Target Market attestation is “No”, please explain. Describe Target Market change. Submit a Target Market Modification Application and indicate it has been submitted for review.
51. Target Market changes	<p>Access CIMS to review your Target Market Map(s).</p> <p>A “yes” response means the Target Market description and Target Market map(s) in CIMS are the same.</p> <p>A “no” response means the Target Market description and Target Market map(s) in CIMS have changed. A “no” response requires the respondent to describe the change and ability to meet the Target Market.</p> <p>TIP: If you believe a change in your CDFI’s Target Market(s) occurred and you need to have this change reviewed by the CDFI Fund for approval, answer “no” to this question. If the changes require a Target Market Modification, the respondent must complete a Target Market Modification Application in AMIS at the time of the submission of the ACR. No changes to Target Market(s) are effective unless approved by the CDFI Fund.</p>
52. If No, describe Target Market changes	If response is “No” please explain. Attach updated documentation and submit for review.
53. Identify the data set used to conduct analysis of the financing activity provided Target Market	<p>Select the data set used to analyze activity to the Target Market.</p> <ul style="list-style-type: none"> • 2006 – 2010 Investment Area eligible tracts • 2011 – 2015 Investment Area eligible tracts
Accountability	
54. Accountability attestation	<p>Indicate whether there has been a change to the accountability information provided as part of the last review of the CDFI’s certification.</p> <p>A “yes” response means Accountability to the approved Target Market(s) continues to be met.</p> <p>A “no” response means Accountability to the approved Target Market(s) is not being met. A “no”</p>

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	response requires the respondent to describe the change and ability to meet the Accountability for the approved Target Market(s).
55. If No, explain Accountability	If response to accountability attestation is “No” please explain. Attach updated documentation and submit for review.
56. Accountability method changes	Indicate whether there has been a change to the methods by which the CDFI maintains accountability to its Target Market(s). A “yes” response means the Accountability methodology for the approved Target Market remains the same. A “no” response means the Accountability methodology for the approved Target Market has changed. A “no” response requires the respondent to describe the change and ability to verify its approved Target Market. TIP: If your organization experienced changes to how you ensure Accountability to the Target Market in any way in the last fiscal year you must select “no.” This includes any changes in representation on governing boards.
57. If No, explain Accountability method changes	If response to accountability method is “No” please explain. Attach updated documentation and submit for review.
Non-Governmental Entity	
58. Non-governmental Entity attestation	Indicate whether the CDFI continues to meet the Non-Governmental Entity (NGE) requirement since its most recent certification by the CDFI Fund. A “yes” response means the NGE criterion continues to be met. A “no” response means that there has been a change that affects the NGE criterion. A “no” response requires the respondent to describe the change and ability to meet the NGE criterion.
59. If No, explain changes in eligibility	If “No”, please explain and attach any relevant documentation for review.
Other Eligibility Information Changes	
60. Other eligibility information changes	Indicate whether the CDFI has had changes to other eligibility information since its most recent certification by the CDFI Fund. A “no” response means that there has not be any other eligibility information changes. A “yes” response means there has been other

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	eligibility information changes.
61. If Yes, explain changes in eligibility	If "Yes" please explain and attach any relevant documentation for review.
Target Market Count Summary	
62. # Loans - Loan Portfolio Count	Enter the total number of all types of outstanding loans in an organization's balance sheet as of the last day of the fiscal year.
63. # Loans to TM	Enter the subset of the total number of outstanding loans in the organization's Target Market as of the last day of the fiscal year. TIP: Only Transactions included on an organization's Balance Sheet may be counted towards the 60% of Transactions in their Target Market.
64. # Investments - Loan Portfolio Count	Enter the total number of outstanding equity investments in an organization's balance sheet as of the last day of the fiscal year.
65. # Investments to TM	Enter the subset of the total number of outstanding equity investments in the organization's Target Market as of the last day of the fiscal year. TIP: Only Transactions included on an organization's Balance Sheet may be counted towards the 60% of Transactions in their Target Market.
66. # Loan Guarantees - Loan Portfolio Count	Enter the total number of outstanding loan guarantees in an organization's balance sheet as of the last day of the fiscal year.
67. # Loan Guarantees to TM	Enter the subset of the total number of outstanding loan guarantees in the organization's Target Market as of the last day of the fiscal year. TIP: Only Transactions included on an organization's Balance Sheet may be counted towards the 60% of Transactions in their Target Market.
68. # Total - Loan Portfolio Count	Add number total number of loans, loan guarantees and equity investments above.
69. # Total to TM	Add number total number of loans, loan guarantees and equity investments to the Target Market.
70. % of # Total	Percent of total number of loans, loan guarantees and equity investments to the Target Market
Target Market Amount Summary	
71. \$ Loans - Loan Portfolio Count	Enter the dollar amount of all types of outstanding loans in an organization's balance sheet as of the last day of the fiscal year.
72. \$ Loans to TM	Enter the subset of the dollar amount of outstanding loans in the organization's Target Market as of the last day of the fiscal year.

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	TIP: Only Transactions included on an organization's Balance Sheet may be counted towards the 60% of Transactions in their Target Market.
73. \$ Investments - Loan Portfolio Count	Enter the dollar amount of outstanding equity investments in an organization's balance sheet as of the last day of the fiscal year.
74. \$ Investments to TM	Enter the subset of the dollar amount of outstanding equity investments in the organization's Target Market as of the last day of the fiscal year. TIP: Only Transactions included on an organization's Balance Sheet may be counted towards the 60% of Transactions in their Target Market.
75. \$ Loan Guarantees - Loan Portfolio Count	Enter the dollar amount of loan guarantees in an organization's balance sheet as of the last day of the fiscal year.
76. \$ Loan Guarantees to TM	Enter the subset of the dollar amount of outstanding loan guarantees in the organization's Target Market as of the last day of the fiscal year. TIP: Only Transactions included on an organization's Balance Sheet may be counted towards the 60% of Transactions in their Target Market.
77. \$ Total - Loan Portfolio Count	Add number dollar amount of loans, loan guarantees and equity investments above.
78. \$ Total to TM	Add number dollar amount of loans, loan guarantees and equity investments to the Target Market.
79. % of # Total	Percent of dollar amount of loans, loan guarantees and equity investments to the Target Market
SECTION 2. Financial Data Detail	For additional guidance on financial data, see the Appendix in the CDFI Financial Assistance Application Guidance here for Loan Funds, Venture Capital Funds, Credit Unions and Banks or Thrifts.
80. Values from audited financial statement	Are the following financial values being taken from audited financial statements?
Assets	
81. Restricted Cash and Cash Equivalents	Enter the amount of the organization's Cash and Cash Equivalents that are NOT available to cover the organization's Operating Expenses.
82. Unrestricted Cash and Cash Equivalents	Enter the amount of the organization's Unrestricted Cash and Cash Equivalents that are available to cover the organization's Operating Expenses.
83. Cash and Cash Equivalents	Enter the sum of restricted and Unrestricted Cash and Cash Equivalents
84. Average Assets	Enter the amount of the organization's Average Assets. This is calculated by taking the sum of Assets

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	at the beginning and end of a period and dividing by two.
85. Current Assets	Enter the amount of the organization's Assets that are reasonably expected to be converted to cash within the next 12 months.
86. Allowance Loan and Lease Loss Reserve	Enter the amount of the organization's ALLL (i.e., Loan Loss Reserves).
87. Total Assets	Enter the organization's Total Assets. Total Assets are the value of the sum of all Assets. This amount may include Assets not reflected above.
88. Total Assets Indicator	Total Assets should be equal to Total Liabilities + Net Worth.
Liabilities	
89. Current Liabilities	Enter the amount of Debts, Obligations, or Payables due within the next 12 months.
90. Total Liabilities	Enter the amount for the total value of the organization's short-term and long-term outstanding Debts, Obligations, and Payables.
91. Total Liabilities Indicator	Total Liabilities should be Less Than or Equal to Total Assets.
Net Assets, Net Worth, or Equity Information	
92. Net Assets For Loan Funds 93. Net Worth for Credit Unions 94. Tier1 and Total Equity for Banks and Holding Companies 95. Equity for Venture Capital Funds	<ul style="list-style-type: none"> • For Credit Unions, enter "Total Net Worth" from 5300 NCUA form, line 997. • For Banks, enter Tier 1 capital data from Call Report UBPR8274, Schedule RC-R item 26. (sum of items 19 and 25) RCFA 8274 and total equity. • Non-profit Loan Funds, enter IRS 990 Form Net Asset data. • For-profit Loan Funds. The residual interest in the Assets of an entity that remains after deducting its Liabilities. This includes all unrestricted, temporarily restricted and permanently restricted net assets.
Income	
96. Interest Income	Enter the Gross Revenue generated by interest-earning Assets.
97. Earned Revenue	Enter the Income generated by the organization's Assets and activities, excluding Grants and Contributions. This includes fees.
98. Operating Revenue	Enter the Income generated by the organization's Assets and activities, including Grants and Contributions that have been released from restrictions.

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99. Total Revenue	Enter the Total Revenue, including both Operating and non-operating Revenues.
100. Government Grants	Funds given to the CDFI without expectation of repayment from all federal, state, and local governments.
Expenses	
101. Interest Expense	Enter the Expenses generated by interest-bearing Liabilities.
102. Provision for Loan Losses	Enter the Expenses recorded in order to maintain the Allowance for Loan and Lease Losses account in the organization's reporting period.
103. Operating Expenses	Enter the Expenses related to the organization's everyday business operations, such as Interest Expense, staff salaries, professional fees, depreciation, and Provision for Loan Losses.
104. Total Expenses	Enter the total value of Expenses incurred by the organization during the reporting period.
Total Financing Capital Category	
105. Total Financing Capital	Capital available for lending, equity investments, or loan guarantees, that has not been restricted for other purposes. Capital can include debt, grants, net assets, retained earnings, deposits, and secondary capital.
Loan and Investment Portfolio Values	
106. Total Outstanding Investment Portfolio	Enter the aggregate amount of Investments outstanding as of the last day of the fiscal year.
107. Total Outstanding Loan Portfolio	Enter the aggregate amount of outstanding Loans as of the last day of the fiscal year.
108. Total Charge-Offs	Enter the amount of Charge-Offs that have been written off the balance sheet as of the last day of the fiscal year.
109. Total Recoveries	Enter the amount of Total Recoveries as of last day of the fiscal year.
110. Total Value of Non-performing Assets	Enter the amount of Non-performing Assets as of last day of the fiscal year.
111. Loans 90-Days or More Past Due	The total dollar amount (\$) amount of all loans 90 or more days past due. Loans should be considered past due if any part of the payment is past due.
112. Loan Indicator	The sum of Loans 90-Days or More Past Due and Other Real Estate Owned should be Equal to the Value entered into Total Value of Non-performing Assets. If necessary, see report instructions for further guidance.
113. Other Real Estate Owned	Other Real Estate Owned (OREO). In general, real

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	estate, including capitalized and operating leases, that is acquired through any means, in full or partial satisfaction of a Debt previously contracted.
114. Attestation: Confirm \$0 (if prompted)	
SECTION 3. Financial Products Portfolio Breakdown Detail	
115. Financial Product	Select 1) Loans, 2) Loan Guarantees or 3) Equity Investments. These three types are reported separately below.
116. Type	Select and enter the requested data for all Loans, Loan Guarantees or Equity Investments in the following categories: <ul style="list-style-type: none"> • Business Financing • Commercial Real Estate Financing <ul style="list-style-type: none"> ○ Charter School Loans ○ Commercial ○ Community Facility ○ Health Care • Consumer Financing • Intermediary Financing • Microfinance Financing • Residential Real Estate Financing • Other (Please Describe)
117. Subtype	<ul style="list-style-type: none"> • Subtype only applies to Commercial Real Estate Financing <ul style="list-style-type: none"> ○ Charter School Loans ○ Commercial ○ Community Facility ○ Health Care
118. If Type is Other Financing, Describe	Describe "Other Financing Type" if it is not included in the list above.
119. Total Portfolio #	Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments in an organization's portfolio as of the last day of the fiscal year.
120. Total Portfolio \$	Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments in an organization's portfolio as of the last day of the fiscal year.
121. Target Market #	Enter the total number of all types of outstanding Loans, Loan Guarantees or Equity Investments in the organization's Target Market as of the last day of the fiscal year.

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122. Target Market \$	Enter the dollar amount of all types of outstanding Loans, Loan Guarantees or Equity Investments in the organization's Target Market as of the last day of the fiscal year.
SECTION 4. Development Services Detail	
123. Development Services	Select Development Services provided from the following categories: <ul style="list-style-type: none"> • Business Technical Assistance • Credit Counseling • Financial Education • Homeownership Counseling and Technical Assistance • Real Estate Technical Assistance • Other
124. Financial Product	Select the Financial Products for which Development Services are provided: <ul style="list-style-type: none"> • Business Financing • Charter School Financing • Commercial Real Estate Financing • Facility financing • Health Care Facility Financing • Microfinance • Multifamily Housing • Single family Housing • Small Business Financing
125. Total Clients Served	Be sure that that the total clients served for each Development Service includes clients in the Target Market(s).
126. Target Market Clients Served	Target Market clients may be a subset of the total clients served.
127. Other Development Services	Enter other Development Services not included in the categories above.