

Pilot Study of Small-Dollar Loan Programs Program Evaluation Report

To enable the FDIC to measure the success of the pilot program, participants will provide a standard set of data regarding the program. Data will be provided to the FDIC electronically through the FDICConnect interface system. Data will be collected as of the end of each calendar quarter and will be due to the FDIC within 45 consecutive days of the close of the quarter. Data will be aggregated for reporting purposes. Institutions will report on the following regarding loans made under the Program:

- i. The total number and total dollar amount of loans.
- ii. The average loan term and average dollar size of loans.
- iii. The average interest rates charged, average fees levied, and average calculations of APR (as required by the Truth-in-Lending Act)
- iv. Aggregate delinquency, charge-off, and workout refinancing data.
- v. Profitability and/or break even data for the overall Program.
- vi. Profitability of the overall customer relationship (especially if the customer migrated into other products).
- vii. Information regarding whether customers of the Program migrated to other bank products.
- viii. The total number and total dollar amount of linked savings accounts opened as part of the Program.
- ix. Information as to duration and withdrawal rates of the linked savings accounts.
- x. Information regarding whether customers of the Program continued to use payday loans or other high-cost debt products.