

## FY 2009 CDFI Program Combined Application Chart Workbook Table of Contents

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<b>B</b>	<b>Matching Fund Retained Earnings Calculator Charts</b> * B1 for Non-Regulated CDFIs * B2 for Credit Unions * B3 for Banks, Thrifts, & Holding Companies	Applicants seeking FA. Not Required for TA-Only Applicants
<b>C</b>	<b>Technical Assistance Request Summary Chart</b>	Applicants seeking TA (alone or with FA)
<b>D</b>	<b>Activities Level Chart</b>	All Applicants
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### CERTIFICATION OF MATCHING FUNDS

By completing the attached Matching Fund charts, the Applicant certifies that the figures and information contained Charts A, B1, B2, and B3 of the FY 2009 application submitted by the Applicant (as applicable) are true, complete, and accurate to the best of the Applicant's knowledge. The funds that the Applicant proposes to use as Matching Funds in Chart A have not been used by the Applicant to satisfy a legal requirement under another Federal grant or award program. All income received by the Applicant from Federal sources and from Matching Funds sources identified in Chart A during the applicable years is identified along with related expenses in Charts B1, B2, and B3 (as applicable).

# FY 2009 CDFI Program Application Request Form

**Instructions:** Yellow cells are automatically calculated based on entries made in the green cells. Make entries in green cells only. Update TA totals on Chart C to see new totals on this chart.

## Organization Name

Enter full name of Applicant

## Award Request

**Total Award Request:**

**#VALUE!**

### Financial Assistance Budget

Intended Use of Funds	Form of Award					Total Request
	Loan	Grant	Equity	Shares/ Deposits	Secondary Capital	
<b>Total FA Request</b>						<b>\$0</b>

### Technical Assistance Budget

Populated from Data in Chart C. Changes to TA Budget must be made in Chart C

<b>Budget Category</b>	<b>Amount</b>
<b>A. Personnel (Salary)</b>	\$0
<b>B. Personnel (Fringe Benefits)</b>	\$0
<b>C. Training</b>	\$0
<b>D. Travel</b>	\$0
<b>E. Professional Services</b>	#VALUE!
<b>F. Materials / Supplies</b>	\$0
<b>G. Equipment and Other Capital Expenditures</b>	\$0
<b>H. Other Costs</b>	\$0
<b>Total TA Request</b>	<b>#VALUE!</b>



# A. Matching Funds Data Chart

Totals		0	0	0		
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## B1. Retained Earnings Calculator Chart (Non-Regulated Applicants)

**Instructions:** This chart must be completed by any non-regulated (for- or non-profit) Applicant proposing to use retained earnings as a matching funds source.

The Applicant must demonstrate in this chart that the proposed retained earnings meet the following criteria:

- (1) No federal funds are being proposed as part of the retained earnings.
- (2) Applicant is not double-counting match fund sources in Chart A (list of match fund sources).
- (3) Matching Funds meet applicable FY guidelines (see NOFA).

The Applicant's electronic signature on SF-424 attests that all information reported in the Retained Earnings chart is accurate at the time of application. To the extent possible, the Fund will verify the table entries against the financial statements provided with the application. The information reported here is subject to audit; therefore, Applicant must be accurate in reporting Federal income and associated expenses.

Non-regulated Applicants have two options for calculating Retained Earnings:

- (A) The increase in Retained Earnings over the Applicant's most recently completed fiscal year; or
- (B) The annual average increase in Retained Earnings over the Applicant's three most recently completed fiscal years.

Fill out the data for each of the fiscal years.

- Yellow cells automatically calculate based on entries made in the green cells. Complete green cells for each fiscal year using line items from the Applicant's financial statements and historical accounting records.
- The chart assumes the Applicant's most recently completed fiscal year is 2007. If the most recently completed fiscal year is 2008, adjust the fiscal years by changing 2007 to 2008 - the other years will update.
- Rows A and E should be found on the Income Statements. Other rows may need to be calculated or researched from accounting records.
- Itemize income associated with federal sources under Line B. Itemize income that the Applicant is also using as a source of match (as reported on Chart A) on line C. If additional rows are needed for reporting itemized data (Line B and Line C), add rows from middle of the section in order to maintain the sum formula on line B or C.

A positive result in either of line J Col 3 or Line K Col 3 can be proposed as "Retained Earnings" match in Chart A.

	Col 1	Col 2	Col 3	Col 4
Line	<b>Financial Data</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
A	Total Operating Income/Revenue			
B	LESS Income from Federal Sources (Itemize source and amount in the lines below. Add additional lines as necessary)	0	0	0
C	LESS Income listed as Matching Funds on Chart A (Itemize source and amount in the lines below. Add additional lines as necessary)	0	0	0
D	<b>Subtotal: Adjusted Operating</b>	0	0	0
E	Total Operating Expenses			
F	LESS Total Expenses Associated with Lines B and C (Itemize source and amount in the lines below. Add additional lines as necessary)	0	0	0
G	LESS Dividends Paid Out (For-profit CDFIs only)			
H	<b>Subtotal: Adjusted Operating Expenses</b>	0	0	0
I	<b>TOTAL RETAINED EARNINGS (D-H)</b>	0	0	0
<b>Either Result Below Can Be Used for FY 2009 Application</b>				
J	<b>Retained Earnings Increase from Most Recent FYE</b>		\$0	
K	<b>Three Year Average Retained Earnings Increase</b>		\$0	

### Notes for Line Items

- (A): Operating income for a nonprofit CDFI is limited to unrestricted revenue. It includes revenue sources available for the day-to-day operating activities of the company, but excludes investment income.
- (C): Deduct the value of any grants, loans, etc., listed as match sources in Chart A and received in the applicable FY.
- (F): Only include those expense items charged against the income sources included on lines B and C.
- (I): "Retained Earnings" is a term used on for-profit balance sheets. For nonprofit CDFIs, the term is most equivalent to the unrestricted portion of Net Assets on the balance sheet.

# Unions

**Overview:** This chart must be completed by any credit union Applicant proposing to use retaining earnings as a source of matching funds. The Applicant's electronic signature provided upon submission of the SF-424 (application form) attests that all information reported in the Retained Earnings chart is accurate at the time of application. To the extent possible, the Fund will verify the table entries against the Applicant's 5300 Report data, including the PCA Net Worth Calculation

**Options:** Credit Unions have three options for calculating Retained Earnings:  
 (A) The increase in Retained Earnings over the Applicant's most recently completed fiscal year;  
 (B) The annual average increase in Retained Earnings over the Applicant's three most recently completed fiscal years; or  
 (C) Retained Earnings accumulated since the Applicant's inception.

**Eligibility:** The Applicant must demonstrate in this chart that the proposed retained earnings meet the following criteria:  
 (1) No federal funds are being proposed as part of the retained earnings.  
 (2) Applicant is not double-counting match fund sources in Chart A (list of match fund sources).  
 (3) Matching Funds meet applicable FY guidelines (see NOFA).

**Tips on Filling out the Table**

- The chart assumes the Applicant's most recently completed fiscal year is 2007. If the most recently completed fiscal year is 2008, adjust the fiscal years by changing 2007 to 2008 - the other years will update automatically.
- Complete green cells under each applicable column heading using line items from the Applicant's 5300 Call Reports and other historical accounting records. Yellow cells automatically calculate based on entries made in the green cells.
- For options (A) or (B) fill in all four fiscal years of data (Col 2, 3, 4, and 5). For option (C), the "Since Inception" option, the Applicant need only complete column 5, the most recent FYEnd data to calculate the "Since Inception" amount.
- Lines D and E are provided to help the Applicant back out the items mentioned in the Eligibility section above. Itemize any federal sources on the lines below D. Itemize any funds that are reported on the Chart A Matching Funds request on lines below E. The entries will be totalled above. If additional rows are needed for reporting itemized data for Lines D and E, add rows from the middle of the section in order to maintain the sum formulas within the chart.

**Additional Requirement for Option (C):** For Insured Credit Unions using option (C), the Applicant must ALSO increase its member and/or non-member shares or total loans outstanding by an amount that is equal to the amount of Retained Earnings that is committed as Matching Funds by the end of the Awardee's second performance period, as set forth in its Assistance Agreement. For example, if Retained Earnings since inception is equal to \$50,000 and the Applicant designates the entire amount as match, the Applicant must increase its total member/non-member shares or loans outstanding by \$50,000. *Note the following:*

- The Fund will assess the likelihood of this increase during the application review process. An award will not be made to any Applicant that has not demonstrated that it has increased shares or loans by at least 25 percent of the requested FA award amount between December 31, 2007 and December 31, 2008, as demonstrated by the corresponding NCUA report.
- An Applicant using option (C) must discuss its strategy for raising the required shares or loans in Question #7 of the Comprehensive Business Plan component of the FY 2009 application.

	Col 1	Col 2	Col 3	Col 4	Col 5
Line	<b>Call Report and other Financial Data</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
A	Total Net Worth (from PCA Net Worth Calculation Worksheet)				
B	LESS Uninsured Secondary Capital (from PCA...)				
C	<b>Subtotal Retained Earnings (A-B)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
	<b>Adjustments</b>				
D	LESS Federal Funds included in line C above. Itemize source and amount in the lines below. Add additional lines as necessary.	\$0	\$0	\$0	\$0
E	LESS Matching Funds on Chart A included in line C above. Itemize source and amount in the lines below. Add additional lines as necessary.	\$0	\$0	\$0	\$0
F	<b>Subtotal of Adjustments (D+E)</b>	\$0	\$0	\$0	\$0
G	<b>Adjusted Retained Earnings (C-F)</b>	\$0	\$0	\$0	<b>\$0</b>
H	<b>Change Over Prior Year</b>	<b>N/A</b>	\$0	\$0	<b>\$0</b>

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

I	<b>Retained Earnings Increase from Most Recent FYEnd:</b>	<b>\$0</b>
J	<b>Three Year Average Retained Earnings Increase:</b>	<b>\$0</b>
K	<b>Retained Earnings Since Inception:</b>	<b>\$0</b>

# B3: Retained Earnings Calculator Chart for Banks, Thrifts, and Holding Companies

**Instructions:** This chart must be completed by any bank, thrift, holding company Applicant proposing to use retained earnings as a matching funds source.

The Applicant must demonstrate in this chart that the proposed retained earnings meet the following criteria:

- (1) No federal funds are being proposed as part of the retained earnings.
- (2) Applicant is not double-counting match fund sources in Chart A (list of match fund sources).
- (3) Matching Funds meet applicable FY guidelines (see NOFA).

The Applicant's electronic signature on SF-424 attests that all information reported in the Retained Earnings chart is accurate at the time of application. The Fund will verify the table entries against the financial statements provided with the application or data on the FFIEC website. The information reported here is subject to audit; therefore, Applicant must be accurate in reporting Federal income and associated expenses.

Bank, thrift, and holding company Applicants have two options for calculating Retained Earnings:

- (A) The increase in Retained Earnings over the Applicant's most recently completed fiscal year; or
- (B) The annual average increase in Retained Earnings over the Applicant's three most recently completed fiscal years.

Fill out the data for each of the fiscal years.

Yellow cells automatically calculate based on entries made in the green cells. Complete green cells for each fiscal year using line items from the Applicant's financial statements and historical accounting records.

The chart assumes the Applicant's most recently completed fiscal year is 2007. If the most recently completed fiscal year is 2008, adjust the fiscal years by changing 2007 to 2008 - the other years will update automatically.

Rows A and E should be found on the Income Statements. Other rows may need to be calculated or researched from accounting records.

Itemize income and expenses associated with federal sources under Line B. Itemize income that the Applicant is also using as a source of match (as reported on Chart A) on line A. If additional rows are needed for reporting itemized data (Line B and Line C), add rows from middle of the section in order to maintain the sum formula on line B or C.

A positive result in either of line J Col 3 or Line K Col 3 can be proposed as "Retained Earnings" match in Chart A.

	Col 1	Col 2	Col 3	Col 4	Col 5
Line	Call Report Data	2004	2005	2006	2007
A	<b>Retained earnings</b> (Line 16c from Holding Company report FR Y-9SP; line 20d from FR Y-9LP; Schedule RC, line 26a from Bank Call Report)				
B	<b>Accumulated other comprehensive income</b> (Line 16d from Holding Company report FR Y-9SP; line 20e from TFR Y-9LP; Schedule RC, line 26b from Bank Call Report)				
C	<b>Other noninterest income</b> (Schedule RI, TFR, line 5l from Call Report)				
D	<b>LESS Income from Federal Sources</b> (Itemize source and amount in the lines below. Add additional lines as necessary)				
E	<b>LESS Income listed as Matching Funds on Chart A</b> (Itemize source and amount in the lines below. Add additional lines as necessary)				
F	<b>Eligible Retained earnings for purposes of CDFI Program matching funds calculation</b>	\$0	\$0	\$0	\$0
<b>Either Result Below Can Be Used for FY 2009 Application</b>					
G	<b>Retained Earnings Increase from Most Recent Fiscal Year</b>		\$0		
H	<b>Three Year Average Retained Earnings Increase</b>		\$0		

## C. TA Budget Chart

Identify all items and / or tasks to be financed with the TA grant. A detailed descriptive justification, and explanation of the calculation methodology for the amount requested entry must be included in the TA Proposal (TAP) section of the application. Provide the information for each requested use. Complete a separate entry for each individual use on more rows above the appropriate subtotal line if additional rows are needed. Additional instructions (and a sample chart) can be found in the FY 2009 Combined CDFI Program application.

**Requested TA may not be expended prior to September 2008**

### A. Personnel (Salary)

Under Name, list the staff person's name for which salary is requested. Under Position, identify person's title. Under Computation, list the annual salary rate and the percentage to be covered by the requested TA grant (which should correspond to the percentage of time to be devoted to an identified project / task or for carrying out CDFI-related activities as described in the narrative justification). Under Cost, list the total salary amount calculated using the methodology described under Computation for each staff person on a separate line.

Name	Position	Computation
<b>Personnel (Salary) Sub-Total:</b>		

### B. Personnel (Fringe Benefits)

Fringe benefits are for personnel listed in cost category (A). Under Name, list the staff person's name for which fringe benefits are requested. Under Position, identify the staff person's title. Under Computation, identify the source of the calculation, list the annual amount of fringe benefits and the percentage covered by the requested TA grant (which should correspond to the percentage of time to be devoted to an identified project / task or for carrying out CDFI related activities as described in the narrative justification). Under Cost, list the total amount of fringe benefits calculated using the methodology described under Computation. List each staff person on a separate line.

Name	Position	Computation
<b>Personnel (Fringe Benefits) Sub-Total:</b>		

### C. Training

List each training class or course funded by the TA grant separately by the name of the training event. Under Name of Training, identify the name of the training event. Under Training Provider, identify the training provider. Under Computation, identify all items to be covered by the TA grant including tuition, fees, training materials, and text books (travel, subsistence, and salary for staff attending training should be reflected in the Travel and Personnel categories). Under Cost, list the total for each training event calculated using the methodology described under Computation.

Name of Training	Training Provider	Computation



<b>Training Sub-Total:</b>		

**D. Travel**

List each travel expenses by purpose (e.g., consultant travel, staff to training, field interviews, group meetings, etc.). Under Location, identify the location of travel, if known. Under Computation, show the basis of computation. The computation must include: the length of the trip, the number of days traveling, and the unit costs involved (i.e., the cost of transportation, the cost of lodging, and the cost of subsistence).  Applicants that have indicated on Chart C that they will apply Federal travel policies will follow appropriate GSA rates. Under Cost, list the total cost of each trip calculated using the rates described under Computation.

**The following type of travel policies will be used by the Applicant:**

Purpose of Travel	Location	Computation

**Travel Sub-Total:**

**E. Professional Services**

Itemize each cost by task performed or service provided. Under Name of Provider, enter the name, if known, of the consultant/contractor. Under Task, enter a brief description of the service to be provided. Under Computation, show the basis for the total cost (e.g., hourly or daily rate times estimated time on the project). Professional Service fees covered by the TA grant shall not exceed the daily or hourly rate equivalent to the ES-4 federal salary if that service was obtained through a competitive bid. The current rates can be found at the Office of Management website at [www.opm.gov](http://www.opm.gov).

**The following type of procurement policies will be used by the Applicant:**

Name of Provider	Task	Computation

**Professional Services Sub-Total:**

**F. Materials and Supplies**

List items by type (office supplies, postage, training materials, copying paper, and equipment items less than \$5,000, such as books, hand held tape recorders). Under Computation, show the basis for the total cost (i.e., number of units times the per unit cost). Under Cost, list the cost calculated under Computation.

Item	Computation

**Materials and Supplies Sub-Total:**

**G. Equipment and Other Capital Expenditures**

List equipment to be purchased with the TA grant by each individual item. Under Item, list the equipment to be purchased. Under Vendor, list the name of the vendor, if known. Under Computation, list the per unit cost times the number of units to be purchased. Peripherals less than \$250 should be added into the cost of the main item to be purchased (such as computer or copier). List computer software separately from computer hardware. Under

Item	Vendor	Computation

**Equipment Sub-Total:**

**H. Other Costs**

List items by cost category as described in OMB Circular A-122. Under Expense, indicate category as described in A-122. Under Description, enter a brief explanation of the project to be funded by the TA grant. Under Computation, enter the basis of the computation of all associated direct costs. Under Cost, enter the requested amount obtained using the calculation method shown under Computation.

Category	Description	Computation

**Other Costs Sub-Total:**

**Summary Totals by Category**

**Budget Category**

- A. Personnel (Salary)
- B. Personnel (Fringe Benefits)
- C. Training
- D. Travel
- E. Professional Services
- F. Materials / Supplies
- G. Equipment and Other Capital Expenditures
- H. Other Costs

**TOTAL TA Budget**

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# D. Activities Level Chart

**Instructions:** Use this chart to identify up to five primary Financial Products and/or Financial Services provided by the Applicant. Select activity from the options in the "Activity" column dropdown menu. For each activity, identify total # and % of total provided to Target Market. Report actual figures for the 3 most recently completed fiscal years. Report projected activity for the current fiscal year and the next three fiscal years. If the Applicant is a start-up, enter information on its parent or its own activities (if it has applicable activities), or N/A if it has not yet started to provide financial products or services. Provide details about each activity in the CBP, Business Strategy, question #4 narrative.

**Total # and % of Total to TM:** Under the # sign enter the total number of transactions closed (or customers served in the case of Financial Services). Under the % enter percent of those total transactions or customers that would be credited to the Applicant's Target Market.

**Total \$ and % of Total to TM:** Under the \$ sign indicate the total dollar amount of transactions (as applicable) closed for that year. Under the % enter percentage of total \$ amount that can be credited to the Applicant's Target Market.

The chart assumes the Applicant's most recently completed fiscal year was 2007. If the most recently completed fiscal year was 2008, adjust the fiscal years by editing only the entry in cell G7 to 2008 and the other years will update automatically.

Activity	Historic Activity						Projected Activity							
	2005		2006		2007		2008		2009		2010		2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
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	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%

# E. Community Development Impact Chart

**Instructions:** Use this chart to identify up to five community development impacts related to the Financial Products or Financial Services identified on the Activities Level Chart. Report actual figures for the 3 most recently completed fiscal years. Report projected activity for the current fiscal year and the next three fiscal years. Select impacts from the options in the dropdown menu. For each impact, identify total # and % of total to Target Market. If the Applicant is a start-up, enter information on its parent or its own activities (if it has applicable activities), or N/A if it has not yet started to provide financing or financial services. Provide details about each impact in the CBP, Community Development Performance, question #9 narrative.

The chart assumes the Applicant's most recently completed fiscal year was 2006. If the most recently completed fiscal year was 2007, adjust the fiscal years by editing only the entry in cell G6 to 2007 and the other years will update automatically.

Activity	Historic Activity						Projected Activity						
	2005		2006		2007		2008		2009		2010		2011
	#	%	#	%	#	%	#	%	#	%	#	%	#
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$
	#	%	#	%	#	%	#	%	#	%	#	%	#
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# F1: Financial Data Input Chart - Non-Regulated Applicant

<b>Non-Regulated Applicant Financial Data Input Chart</b>		2005	2006	2007
<b>Assets</b>				
a	Total cash and cash equivalents			
b	Unrestricted cash and cash equivalents			
c	Current: Gross Loans Receivables			
d	Total Commitments			
e	Total Current Assets			
f	Noncurrent: Gross Loans Receivables			
g	Less: Loan Loss Reserve			
h	Portfolio			
i	Less: Net Unrealized Loss			
j	Total Gross Loans Receivables and/or Equity Investment Portfolio	\$ -	\$ -	\$ -
k	Total Assets			
<b>Liabilities</b>				
l	Total Current Liabilities			
m	Total Notes Payable			
n	Total Adjusted Notes Payable			
o	Total Off-Balance Sheet Resources			
p	Total Liabilities			
<b>Net Assets</b>				
q	Total Net Assets Available for Financing			
r	Total Net Assets			
<b>Income and Expenses</b>				
s	Products			
t	Fee Income from Financial Products, Financial Services, and other activities			
u	Total Earned Income			
v	Total Grants and Contributions			
w	Total Income			
x	Total pre-tax Expenses			

Credit Unions and Banks, Thrifts, and Holding Companies should NOT use this chart. See Charts F2 and F3.



<b>Financial Health and Viability - MPS Ratios</b>		2005	2006	2007	3-Year Historic Ratios
y	<b>Net Asset Ratio</b>	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
z	Total Financing Capital	\$0	\$0	\$0	\$0
aa	<b>Deployment Ratio</b>	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
bb	Net Income	\$0	\$0	\$0	\$0
cc	<b>Self-Sufficiency Ratio</b>	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
dd	<b>Operating Liquidity Ratio</b>	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ee	Current Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

## F1: Financial Data Input Chart - Non-Regulated Applicant

<b>Non-Regulated Applicant Financial Data Input Chart</b>		2008	2009	2010	2011
<b>Assets</b>					
a	Total cash and cash equivalents				
b	Unrestricted cash and cash equivalents				
c	Current: Gross Loans Receivables				
d	Total Commitments				
e	Total Current Assets				
f	Noncurrent: Gross Loans Receivables				
g	Less: Loan Loss Reserve				
h	Portfolio				
l	Less: Net Unrealized Loss				
j	Total Gross Loans Receivables and/or Equity Investment Portfolio	\$ -	\$ -	\$ -	\$ -
k	Total Assets				
<b>Liabilities</b>					
l	Total Current Liabilities				
m	Total Notes Payable				
n	Total Adjusted Notes Payable				
o	Total Off-Balance Sheet Resources				
p	Total Liabilities				
<b>Net Assets</b>					
q	Total Net Assets Available for Financing				
r	Total Net Assets				
<b>Income and Expenses</b>					
s	Products				
t	Fee Income from Financial Products, Financial Services, and other activities				
u	Total Earned Income				
v	Total Grants and Contributions				
w	Total Income				
x	Total pre-tax Expenses				

<b>Financial Health and Viability - MPS Ratios</b>		2008	2009	2010	2011	3-Year Projected Ratios
y	<b>Net Asset Ratio</b>	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
z	Total Financing Capital	\$0	\$0	\$0	\$0	\$0
aa	<b>Deployment Ratio</b>	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
bb	Net Income	\$0	\$0	\$0	\$0	\$0
cc	<b>Self-Sufficiency Ratio</b>	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
dd	<b>Operating Liquidity Ratio</b>	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ee	Current Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

# F1: Financial Data Input Chart - Non-Regulated Applicant

<b>Non-Regulated Applicant Financial Data Input Chart</b>	
<b>Assets</b>	
a	Total cash and cash equivalents
b	Unrestricted cash and cash equivalents
c	Current: Gross Loans Receivables
d	Total Commitments
e	Total Current Assets
f	Noncurrent: Gross Loans Receivables
g	Less: Loan Loss Reserve
h	Portfolio
l	Less: Net Unrealized Loss
j	Total Gross Loans Receivables and/or Equity Investment Portfolio
k	Total Assets
<b>Liabilities</b>	
l	Total Current Liabilities
m	Total Notes Payable
n	Total Adjusted Notes Payable
o	Total Off-Balance Sheet Resources
p	Total Liabilities
<b>Net Assets</b>	
q	Total Net Assets Available for Financing
r	Total Net Assets
<b>Income and Expenses</b>	
s	Products
t	Fee Income from Financial Products, Financial Services, and other activities
u	Total Earned Income
v	Total Grants and Contributions
w	Total Income
x	Total pre-tax Expenses

<b>Financial Health and Viability - MPS Ratios</b>	
y	<b>Net Asset Ratio</b>
z	Total Financing Capital
aa	<b>Deployment Ratio</b>
bb	Net Income
cc	<b>Self-Sufficiency Ratio</b>
dd	<b>Operating Liquidity Ratio</b>
ee	Current Ratio

## F2: Financial Data Input Chart - Credit Union Applicants

<b>Credit Union Applicant Financial Data Input Chart</b>		2004	2005	2006	2007
<b>Assets</b>					
a	Cash on Hand		\$ -	\$ -	\$ -
b	Cash on Deposit		\$ -	\$ -	\$ -
c	Cash Equivalents		\$ -	\$ -	\$ -
d	Investments w/ Maturity or repricing period of less than 1 year		\$ -	\$ -	\$ -
e	Total Investments		\$ -	\$ -	\$ -
f	Total Loans and Leases		\$ -	\$ -	\$ -
g	Less: Allowance for Loan & Lease Losses		\$ -	\$ -	\$ -
h	Total Assets	\$ -	\$ -	\$ -	\$ -
<b>Liabilities</b>					
i	Total Borrowings		\$ -	\$ -	\$ -
j	Accrued Dividends & Interest Payable in Shares and Deposits		\$ -	\$ -	\$ -
k	Accounts Payable and Other Liabilities		\$ -	\$ -	\$ -
l	Total Liabilities		\$ -	\$ -	\$ -
<b>Shares/Deposits</b>					
m	Total Member Deposits		\$ -	\$ -	\$ -
n	Total Non-Member Deposits		\$ -	\$ -	\$ -
o	Total Shares and Deposits		\$ -	\$ -	\$ -
<b>Equity</b>					
p	Undivided Earnings		\$ -	\$ -	\$ -
q	Regular Reserves		\$ -	\$ -	\$ -
r	Appropriation for Non-Conforming Investments (state-charted credit unions)		\$ -	\$ -	\$ -
s	Other Reserves		\$ -	\$ -	\$ -
t	Uninsured Secondary Capital		\$ -	\$ -	\$ -
u	Net Income (unless this amount is already included in Undivided Earnings)		\$ -	\$ -	\$ -
v	Total Net Worth		\$ -	\$ -	\$ -
<b>Income and Expenses</b>					
w	Total Interest Income		\$ -	\$ -	\$ -
x	Total Interest Expenses		\$ -	\$ -	\$ -
y	Provision for Loan and Lease Losses		\$ -	\$ -	\$ -
z	Total Non-Interest Income		\$ -	\$ -	\$ -
aa	Total Non-Interest Expense		\$ -	\$ -	\$ -
bb	Net Income		\$ -	\$ -	\$ -
<b>Financial Health and Viability - MPS Ratios</b>					
cc	Net Worth Ratio		#DIV/0!	#DIV/0!	#DIV/0!
dd	Deployment Ratio		#DIV/0!	#DIV/0!	#DIV/0!
ee	Earnings		#DIV/0!	#DIV/0!	#DIV/0!
ff	Asset Liability Management		#DIV/0!	#DIV/0!	#DIV/0!

## F2: Financial Data Input Chart - Credit Union Applicants

<b>Credit Union Applicant Financial Data Input Chart</b>		2008	2009	2010	2011
<b>Assets</b>					
a	Cash on Hand	\$ -	\$ -	\$ -	\$ -
b	Cash on Deposit	\$ -	\$ -	\$ -	\$ -
c	Cash Equivalents	\$ -	\$ -	\$ -	\$ -
d	Investments w/ Maturity or repricing period of less than 1 year	\$ -	\$ -	\$ -	\$ -
e	Total Investments	\$ -	\$ -	\$ -	\$ -
f	Total Loans and Leases	\$ -	\$ -	\$ -	\$ -
g	Less: Allowance for Loan & Lease Losses	\$ -	\$ -	\$ -	\$ -
h	Total Assets	\$ -	\$ -	\$ -	\$ -
<b>Liabilities</b>					
i	Total Borrowings	\$ -	\$ -	\$ -	\$ -
j	Accrued Dividends & Interest Payable in Shares and Deposits	\$ -	\$ -	\$ -	\$ -
k	Accounts Payable and Other Liabilities	\$ -	\$ -	\$ -	\$ -
l	Total Liabilities	\$ -	\$ -	\$ -	\$ -
<b>Shares/Deposits</b>					
m	Total Member Deposits	\$ -	\$ -	\$ -	\$ -
n	Total Non-Member Deposits	\$ -	\$ -	\$ -	\$ -
o	Total Shares and Deposits	\$ -	\$ -	\$ -	\$ -
<b>Equity</b>					
p	Undivided Earnings	\$ -	\$ -	\$ -	\$ -
q	Regular Reserves	\$ -	\$ -	\$ -	\$ -
r	Appropriation for Non-Conforming Investments (state-charted credit unions)	\$ -	\$ -	\$ -	\$ -
s	Other Reserves	\$ -	\$ -	\$ -	\$ -
t	Uninsured Secondary Capital	\$ -	\$ -	\$ -	\$ -
u	Net Income (unless this amount is already included in Undivided Earnings)	\$ -	\$ -	\$ -	\$ -
v	Total Net Worth	\$ -	\$ -	\$ -	\$ -
<b>Income and Expenses</b>					
w	Total Interest Income	\$ -	\$ -	\$ -	\$ -
x	Total Interest Expenses	\$ -	\$ -	\$ -	\$ -
y	Provision for Loan and Lease Losses	\$ -	\$ -	\$ -	\$ -
z	Total Non-Interest Income	\$ -	\$ -	\$ -	\$ -
aa	Total Non-Interest Expense	\$ -	\$ -	\$ -	\$ -
bb	Net Income	\$ -	\$ -	\$ -	\$ -

<b>Financial Health and Viability - MPS Ratios</b>		2008	2009	2010	2011	3-Year Projected Ratios
cc	Net Worth Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
dd	Deployment Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ee	Earnings	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ff	Asset Liability Management	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

### F3: Financial Data Input Chart - Bank/Thrift/ Holding Companies

<b>Bank/Thrift/ Holding Co. Financial Data Input Chart</b>		2005	2006	2007
<b>Assets</b>				
a	Cash and balances due from depository institutions	\$ -	\$ -	\$ -
b	Short-term investments	\$ -	\$ -	\$ -
c	Total Investments	\$ -	\$ -	\$ -
d	Loans and Leases, net of unearned income	\$ -	\$ -	\$ -
e	Less: Allowance for Loan & Lease Losses	\$ -	\$ -	\$ -
f	Average Assets, year-to-date	\$ -	\$ -	\$ -
g	Long Term Assets	\$ -	\$ -	\$ -
h	Total Assets	\$ -	\$ -	\$ -
<b>Liabilities</b>				
i	Interest-bearing deposits	\$ -	\$ -	\$ -
j	Total Deposits	\$ -	\$ -	\$ -
k	Total Notes Payable	\$ -	\$ -	\$ -
l	Non-Core Liabilities	\$ -	\$ -	\$ -
m	Other Liabilities	\$ -	\$ -	\$ -
n	Total Liabilities	\$ -	\$ -	\$ -
<b>Equity Capital</b>				
o	Perpetual preferred stock	\$ -	\$ -	\$ -
p	Common Stock	\$ -	\$ -	\$ -
q	Surplus	\$ -	\$ -	\$ -
r	Undivided Profits	\$ -	\$ -	\$ -
s	Tier 1 Capital	\$ -	\$ -	\$ -
t	Tier 2 Capital	\$ -	\$ -	\$ -
u	Total Equity Capital	\$ -	\$ -	\$ -
<b>Income and Expenses</b>				
v	Total Interest Income	\$ -	\$ -	\$ -
w	Total Interest Expenses	\$ -	\$ -	\$ -
x	Provision for Loan and Lease Losses	\$ -	\$ -	\$ -
y	Total Non-Interest Income	\$ -	\$ -	\$ -
z	Total Non-Interest Expense	\$ -	\$ -	\$ -
aa	Income (loss) before income taxes and extraordinary items and other adjustments	\$ -	\$ -	\$ -
bb	Net Income (loss)	\$ -	\$ -	\$ -

<b>Financial Health and Viability - MPS Ratios</b>		2005	2006	2007	3-Year Historic Ratios
cc	Tier 1 Leverage Capital Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
dd	Deployment Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ee	Earnings Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ff	Asset Liability Management Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

### F3: Financial Data Input Chart - Bank/Thrift/ Holding Companies

<b>Bank/Thrift/ Holding Co. Financial Data Input Chart</b>		<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
<b>Assets</b>					
a	Cash and balances due from depository institutions	\$ -	\$ -	\$ -	\$ -
b	Short-term investments	\$ -	\$ -	\$ -	\$ -
c	Total Investments	\$ -	\$ -	\$ -	\$ -
d	Loans and Leases, net of unearned income	\$ -	\$ -	\$ -	\$ -
e	Less: Allowance for Loan & Lease Losses	\$ -	\$ -	\$ -	\$ -
f	Average Assets, year-to-date	\$ -	\$ -	\$ -	\$ -
g	Long Term Assets	\$ -	\$ -	\$ -	\$ -
h	Total Assets	\$ -	\$ -	\$ -	\$ -
<b>Liabilities</b>					
i	Interest-bearing deposits	\$ -	\$ -	\$ -	\$ -
j	Total Deposits	\$ -	\$ -	\$ -	\$ -
k	Total Notes Payable	\$ -	\$ -	\$ -	\$ -
l	Non-Core Liabilities	\$ -	\$ -	\$ -	\$ -
m	Other Liabilities	\$ -	\$ -	\$ -	\$ -
n	Total Liabilities	\$ -	\$ -	\$ -	\$ -
<b>Equity Capital</b>					
o	Perpetual preferred stock	\$ -	\$ -	\$ -	\$ -
p	Common Stock	\$ -	\$ -	\$ -	\$ -
q	Surplus	\$ -	\$ -	\$ -	\$ -
r	Undivided Profits	\$ -	\$ -	\$ -	\$ -
s	Tier 1 Capital	\$ -	\$ -	\$ -	\$ -
t	Tier 2 Capital	\$ -	\$ -	\$ -	\$ -
u	Total Equity Capital	\$ -	\$ -	\$ -	\$ -
<b>Income and Expenses</b>					
v	Total Interest Income	\$ -	\$ -	\$ -	\$ -
w	Total Interest Expenses	\$ -	\$ -	\$ -	\$ -
x	Provision for Loan and Lease Losses	\$ -	\$ -	\$ -	\$ -
y	Total Non-Interest Income	\$ -	\$ -	\$ -	\$ -
z	Total Non-Interest Expense	\$ -	\$ -	\$ -	\$ -
aa	Income (loss) before income taxes and extraordinary items and other adjustments	\$ -	\$ -	\$ -	\$ -
bb	Net Income (loss)	\$ -	\$ -	\$ -	\$ -

<b>Financial Health and Viability - MPS Ratios</b>		<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>3-Year Projected Ratios</b>
cc	Tier 1 Leverage Capital Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
dd	Deployment Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ee	Earnings Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ff	Asset Liability Management Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

## G. Loan Portfolio Quality Chart

**Instructions:** Provide data for the overall total loan portfolio in the first table. Delinquency is defined as 90+ days past due for non-regulated Applicants and 12 + months past due for regulated Applicants. The other two tables are optional and allow the Applicant to provide portfolio data for up to two products within the portfolio. Applicants may choose to use these tables to demonstrate how a particular product's delinquency figures impact the overall portfolio. For example in one table the Applicant could summarize the business portfolio and in the 2nd the microenterprise portfolio. Enter information in the green shaded cells only. Insured Credit Unions and Insured Depository Institutions are NOT required to complete this chart.

Aggregate Portfolio		2007		2006		2005		2004		Weighted Average PAR:
		#	\$	#	\$	#	\$	#	\$	
A	Portfolio Outstanding									
B	Delinquent Portfolio									
C	Total Portfolio-at-Risk (b / a)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Optional Product:		2007		2006		2005		2004		Weighted Average PAR:
		#	\$	#	\$	#	\$	#	\$	
A	Portfolio Outstanding									
B	Delinquent Portfolio									
C	Total Portfolio-at-Risk (b / a)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Optional Product:		2007		2006		2005		2004		Weighted Average PAR:
		#	\$	#	\$	#	\$	#	\$	
A	Portfolio Outstanding									
B	Delinquent Portfolio									
C	Total Portfolio-at-Risk (b / a)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

Loan Loss and Loan Reserve History for Aggregate Portfolio		2007	2006	2005	2004	Historic
A	Total Outstanding Loan Portfolio					
B	Net Write-Offs or Net Charge-Offs					
C	Annual Net Loan Loss Ratio (B/A)	0.0%	0.0%	0.0%	0.0%	0.0%
D	Loan Loss Reserve (cash)					
E	Loan Loss Reserve (accrual)					
F	Loan Loss Reserve Ratio ((D + E) / A)	0.0%	0.0%	0.0%	0.0%	0.0%



## H. Equity Investment Portfolio Valuation Chart

**Instructions:** This table should be completed for all Equity Investments. Complete the green-shaded cells only. Enter information on your Equity Investment portfolio as of the last day of your organization's fiscal year for the last three years (if applicable), and the current year to date. Follow-on investments into the same company should be counted as unique investments.

Investment Portfolio Measures		2004		2005		2006		2007	
		Number	Dollars gained (lost)	Number	Dollars gained (lost)	Number	Dollars gained (lost)	Number	Dollars gained (lost)
A	Total number of Equity Investments and combined value of investments		\$ -		\$ -		\$ -		\$ -
B	Equity Investments exited during the year		\$ -		\$ -		\$ -		\$ -
C	Equity Investments written-off during the year		\$ -		\$ -		\$ -		\$ -
D	Unrealized Gains (losses)		\$ -		\$ -		\$ -		\$ -
E	Realized Gains (losses)		\$ -		\$ -		\$ -		\$ -
F	Expected Rate of Return								
G	Actual Rate of Return (During period shown on chart).								