COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

FY 2010
CDFI Institution Level Report Instructions

CIIS 8.0

August 1, 2010

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FY 2010 CDFI Institution Level Report Instructions

GENERAL INFORMATION ABOUT THE INSTITUTION LEVEL REPORT (ILR)

Reporting Period

The reporting period for the FY 2010 ILR is the Organization's fiscal year ending in **2010**. Unless otherwise noted, all questions in the ILR refer to the reporting period.

CIIS Requires Responses to All Questions

Your Organization must provide a response in every "active" data field in order to submit the ILR. Data fields that are not required are "grayed out" on the screen. When a User leaves a page, CIIS provides a notice identifying required responses that are missing. CIIS also provides a summary Status Page to verify the completion of each ILR section.

When appropriate, CIIS will allow *"Don't Know"* and/or *"Not Applicable"* as a valid response. If applicable, these options will appear in a dropdown menu or radio button.

- Don't Know: Use *"Don't Know"* when the question is valid for the Organization, but the answer is unknown or unavailable. For example, if the Organization provides technical assistance but does not track the number of clients, *"Don't Know"* is the appropriate response.
- Not Applicable: Use *"Not Applicable"* when the question is not valid or not applicable to the Organization. Please do not use *"Not Applicable"* for a "$0" or "0" response. For example, if the Organization purchases loans, but did not purchase any loans during the reporting period, the number of loans purchased is "0." However, if the Organization does not purchase loans at all, then the number of loans purchased is *"Not Applicable."* Furthermore, *"Not Applicable"* does NOT mean unavailable. (Use *"Don't Know"* for unavailable.)

Native Initiatives Sponsoring Entities

Sponsoring Entities are Organizations with any of the following Awards:
- 2003 Native American CDFI Development (NACD)
- 2004 NACD
- 2004 - 2009 Native American CDFI Award (NACA) – Type III (Sponsoring Entity) only

Sponsoring Entities are only required to complete the following sections:
- Section IA. Basic Information (Q. 1 - 3)
- Section IB. Organizational Structure/Affiliation (Q. 4 – 7)
- Section IIC. Summary Balance Sheet Information as of the Reporting Period End (Q. 23)
- Section IID. Summary Income and Expense Statement Information (Q. 44-48 & 50)
- Section VIIIA. 2004 – 2009 Technical Assistance Awardees (Q. 142 – 143)

<u>Depository Institution Holding Companies</u>

Depository Institution Holding Companies are only required to complete the following sections:
- Section IA. Basic Information (Q. 1 - 3)
- Section IIC. Summary Balance Sheet Information (Q. 23 & Q. 50)
- Section III A. Financing (Q. 59)
- Section V. Development Services (Q. 95 – 107)
- Section VIII. Award Compliance (Q. 142 – 160) (if applicable)

<u>Completing Tables</u>

Tables are used for questions where the number of responses may differ for each Organization. For example, in the Contributed Operating Revenue Table, a User completes one row for each type of donor that is applicable to that User's Organization. General Table functionality is described here.
- <u>Add Row:</u> Click the "Add Row" button to add a new row to the Table. For each row, CIIS will provide a pop-up data dialog box. After completing the data dialog box for the specific row, click the "Add" button within the data dialog box to add the new responses to the Table OR click the "Cancel" button to delete the responses.
- <u>Modify Row:</u> Select the row to be modified by clicking the radio button in the left column of the Table. You may only modify one row at a time. Click the "Update Row" button to reopen the data dialog box. Enter any changes in the data dialog box and click the "Update" button to update the Table with the new responses OR click the "Cancel" button to leave the data unmodified.
- <u>Delete Row(s):</u> Select the row(s) to be deleted by clicking the radio buttons in the left column of the Table. Click the "Delete Row" or "Delete Rows" button to remove the row(s) from the Table.
- <u>Complete Table:</u> CIIS determines that a Table is complete when the User clicks the "Please Check Here to Confirm That the Table is Complete" check box that accompanies each Table. If your Organization does not have any information to enter into a Table, click the check box and skip to the next question.

Users Must Complete Tables: The Fund will not consider the ILR to be complete if the check box is clicked on an empty Table when the Organization has information that should have been included in the table. During the cleansing process, the Fund will re-open the ILR and ask the Organization to complete the Table and re-submit the ILR. The Fund will not consider the ILR submitted until all applicable Tables are complete.

Managing Pop-Ups: The pop-up data dialog boxes open as new windows. If you "lose" the data dialog box on your screen prior to clicking "Add," "Update," or "Cancel," please check whether the window is "hidden" behind other windows or programs.
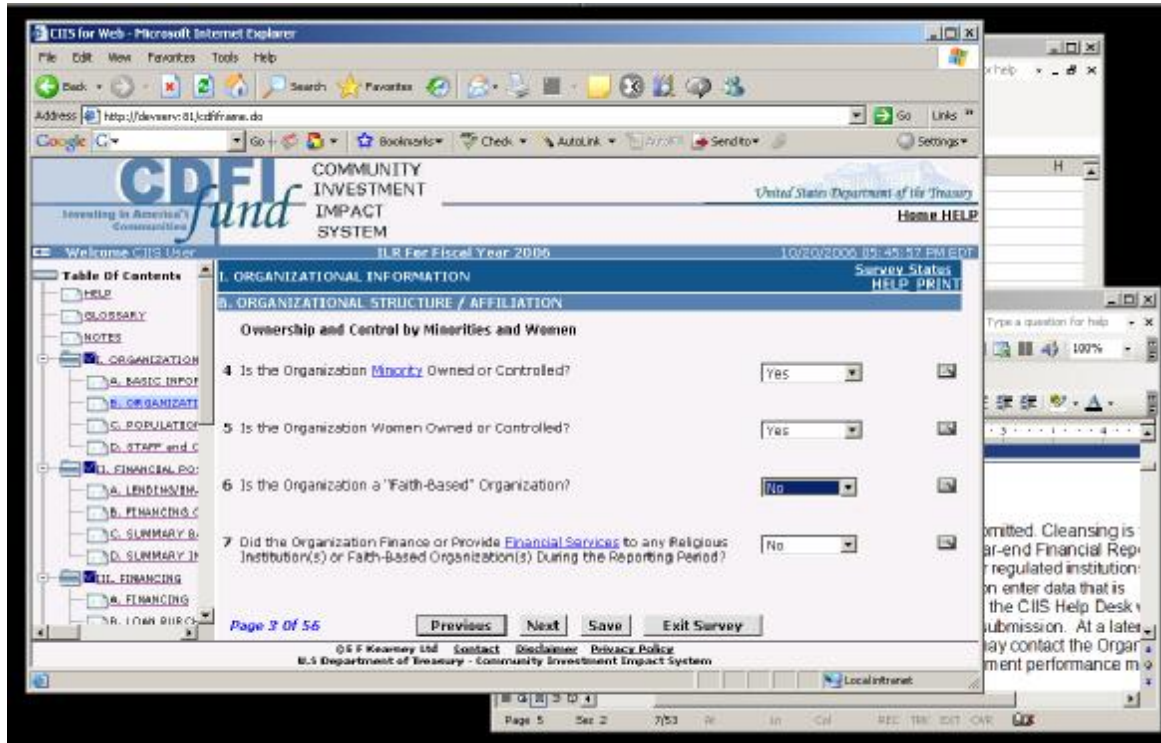
Financial Report (Financial Statements and Auditor's/Accountant's Review Report)

The Financial Report includes the following financial statements prepared in conformity with generally accepted accounting principles, and the related auditor's or accountant's review final report:
- Statement of financial position,
- Statement of operations (if the Awardee is a for-profit organization),
- Statement of activities (if the Awardee is a non-profit organization), and
- Statement of cash flows.

In order for the Fund to complete the cleansing process, it is also important the following are included:
- Any Notes to the financial statements and
- Statement of functional expenses.

A. All non-profit organizations (excluding all regulated financial institutions) must submit to the Fund financial statements that have been reviewed by an independent certified public accountant in accordance with *Statements on Standards for Accounting and Review Services,* issued by the American Institute of Certified Public Accountants, no later than 180 days after the end of the Awardee's fiscal year (audited financial statements can be provided by the due date in lieu of reviewed statements, if available).

B. For-Profit Organizations (excluding all regulated financial institutions) must submit to the Fund financial statements audited in conformity with generally accepted auditing standards as promulgated by the American Institute of Certified Public Accountants, no later than 180 days after the end of the Awardee's fiscal year.

C. Regulated Financial Institutions (Insured Depository Institutions, Depository Institution Holding Companies, and Insured Credit Unions) are not required to submit financial statements to the Fund. The Fund will obtain the necessary information from publicly available sources.

FY 2010 is your fiscal year ending in 2010. If more than one Organization is submitting an ILR (for example, the Awardee and an Affiliate to whom the Awardee passed on a portion of the award), submit a separate Financial Report for each entity OR consolidated statements, provided that the financial position of each reporting entity is reported separately (consolidating financial statements).

Combining Financial Statements

If your Organization is reporting for a 2003 - 2009 Financial Assistance (FA), Technical Assistance (TA), or NACD Award:

1. Your Assistance Agreement requires that your organization provide financial statements that break out your organization's financials from any parent, subsidiary, or affiliate organizations.
   - The Assistance Agreement states: "Submission of combining financial statements: The Awardee may submit combined financial statements and footnotes as long as the financial statements of the Awardee and, if applicable, every other signatory to the Assistance Agreement, are shown separately as part of combining financial statements. The combining financial statements can be presented as supplemental information."
   - Furthermore, the ILR responses should reflect the awardee and all other signatories to the Assistance Agreement.

Alternatively:

2. If all of the subsidiary(ies) or affiliate(s) included in the combined statements are either entities that the awardee passed Fund award dollars to or that helped the awardee carry out its community development financing and development services activities – whether or not they are signatories to the Assistance Agreement – the Fund will allow your organization to provided combined financial statements for these awards. If this situation applies to you:
   - Prior to completing the ILR: Please submit an email to Jim Greer at GreerJ@cdfi.treas.gov explaining the relationship between the awardee and any subsidiaries and affiliates.
   - The Fund will then make a determination and notify you of whether it is appropriate to include the subsidiary(ies) or affiliate(s) in the ILR.

- **Unless otherwise noted in the instructions, please complete the ILR using only the Organization's information.** The ILR should not include information on parent, subsidiary, or affiliate organizations, unless specifically noted in the instructions.

Submitting Financial Report:
- Attach an electronic file to the CIIS submission ("Financial Statements" on CIIS Home Page Menu). OR
- Fax them to the Fund at (202) 622-7754.

Identifying Financial Report for Cleansing: Use the Comments field at the end of the ILR to document:
- Number of Financial Statements used to complete the ILR (Example: 2 – one for an affiliate and one for the parent);
- Total number of pages submitted; and
- Any separate attachments (example: breakdown of functional expenses not included in Financial Statements).

Data Cleansing

The Fund reviews and "cleanses" all ILRs after they are submitted. Cleansing is the process of comparing the ILR data to the Organization's year-end Financial Report including related notes, other questions within CIIS, and, for regulated institutions, publicly available data. It is important that each Organization enter data that is supported by these sources. During the cleansing process, the CIIS Help Desk will contact the Organization with any questions about the ILR submission. At a later date, the Fund's Compliance Monitoring Evaluation (CME) Unit may contact the Organization with questions related to compliance with Assistance Agreement performance measure targets.

After the ILR and Transaction Level Report (TLR), if applicable, are submitted to the Fund, the Fund's CIIS Help Desk will review the report and send any questions to the Awardee. If the Awardee fails to respond to such questions within the Fund's required timeframe, the report will be considered not submitted.

USE NOTES: CIIS provides a Notes field for each ILR question. Users may enter and edit notes by clicking the Notes icon (▣) next to the appropriate field. Please use the Notes field to explain financial entries that are not clearly identified in the Organization's Financial Report and related notes. Also use the Notes field to explain other responses that you believe the Fund may question. The Notes are a great help to both the Fund and the Organization during the cleansing process.

Certify the ILR

The User must Certify the ILR upon completion.

CIIS has a single Certification process for the ILR and TLR (if applicable). Users will be able to Certify the ILR when:
• The ILR is complete. (On the CIIS Home Page, select "ILR" menu ➡ "ILR Status" to check for completion.)
• The TLR (if applicable) is complete.

- The Organization is required to provide a FY 2010 TLR. Please check Assistance Agreement for confirmation.
- All loans and investments that were outstanding at any time during the reporting period are Pre-Certified.

In order to certify and submit the ILR, all "active" questions must be complete. Users may review the ILR completeness by selecting "ILR Status" from the "ILR" Tab on the CIIS Home Page.

On the certification page, the CDFI Fund will request permission to release your Organization's data publicly as follows:

The CDFI Fund plans to release certain CIIS ILR and TLR data to the public in an aggregated format. Except as may be permitted pursuant to the Freedom of Information Act (FOIA), the Fund will not release: (i) data that is collected only for Compliance purposes, or (ii) the identities of your borrowers/investees.

The Fund seeks your Organization's permission to release your Organization name (and/or other relevant identifying data) with ILR and TLR data in a format that is aggregated with other organization's data. If you do not provide such consent, the Fund will release your Organization's ILR and TLR, but will not release your Organization's name or any other data that can be used to identify your organization. Please note, however, that such identifying data may be released pursuant to a FOIA request.

a. Do you give the CDFI Fund permission to release your Organization's identity when it releases your Organization's ILR data for this and previous reporting periods? (YES/ NO)

b. Do you give the CDFI Fund permission to release your Organization's identity when it releases your Organization's TLR data for this and previous reporting periods? (YES/ NO / My Organization has not completed a TLR).

When the ILR and TLR, if applicable are complete:
- Select the "Certify" tab on the CIIS Home Page.
- Confirm that the ILR and TLR (if applicable) are marked as complete.
- Respond to the ILR and TLR Release questions.
- Select "Next" button.
- Review the Certification Statement and select appropriate checkbox to agree with the statement.
- Select "Certify CIIS Reports" button.

CIIS Help Desk

Phone Number: (703) 373-1516
Fax Number: (703) 236-2399
E-Mail: ciishelp@kearneyco.com

ORGANIZATIONAL CONFIRMATION
CONFIRMATION OF MYCDFIFUND ORGANIZATION PROFILE

In order to enter the ILR, Users must confirm the following data fields provided from their Organization's myCDFIFund Profile. Any errors must be corrected in myCDFIFund prior to entering the ILR.

(1) Organization's Fiscal Year End:
(2) Organization's Type of Financial Institution:
(3) Organizational Structure:
(4) Year of Organization's Incorporation:
(5) Year Organization Began Financing Activities:
(6) FDIC Certification Number (Banks/Thrifts only), Depository Institution Holding Company Identification Number, or NCUA Charter Number (Credit Unions only):

** If the information is INCORRECT or BLANK, the data must be corrected prior to entering CIIS.
Correcting Organization Profile data in myCDFIFund (except INCORRECT Fiscal Year End Date – See Below):
- Log on to Organization's myCDFIFund account.
- Select "Organization Profile" from left menu and sub-menu.
- Select the information from the dropdown menus.
- Changes to myCDFIFund will appear in CIIS on the next business day.
Correcting INCORRECT Fiscal Year End (FYE) Date in myCDFIFund:
- Log on to myCDFIFund Organization Account.
- Select "Help" tab.
- Select "How do I update my Organization FYE" link.
- Download and complete the Organization FYE change form.
- Fax the completed form per instructions.
- The Organization will be notified when the request is complete.

I ORGANIZATION INFORMATION

A. Basic Information

This section displays information that the Fund currently has on file for the Organization:
- Street Address
- City
- State
- Zip
- Website Address (if available)

** If the information is INCORRECT or BLANK, please correct the data in myCDFIFund. You may continue to complete the ILR PRIOR to the updates appearing in CIIS.

1) Name of Person Responsible for Completing the ILR

Enter the name of the person from the Organization who is primarily responsible for the ILR. The Fund will contact this individual during the cleansing process if clarification or explanations are required.

2) Telephone Number of Person Responsible (including Extension if applicable)

Enter the telephone number of the person entered in Q.1.

3) Email Address of Person Responsible

Enter the email address of the person entered in Q.1. Use all lower case letters, unless the address is case sensitive.
- CIIS may pre-fill the response. If the pre-filled information is incorrect, enter the correct information.

B. Organizational Structure/Affiliation

4) Is the Organization Minority Owned or Controlled?

Select whether the Organization was minority owned or controlled at the reporting period end OR select Don't Know. A non-profit is considered to be minority owned or controlled if more than 50 percent of its Board members are minorities, or the Chief Executive Officer, Executive Director, General Partner, or Managing Member is a minority.
If you select "Don't Know", please provide an explanation in the Notes field.

5) Is the Organization Women Owned or Controlled?

Select whether the Organization was women owned or controlled at the reporting period end OR select Don't Know. See general explanation in Q.4.
If you select "Don't Know", please provide an explanation in the Notes field.

6) Is the Organization a "Faith-Based" Organization?

Select whether the Organization is a faith-based Organization.

7) Did the Organization Finance or Provide Financial Services to any Religious Institution(s) or Faith-Based Organization(s) During the Reporting Period?

Select whether the Organization financed or provided financial services to any religious or faith-based Organization(s) during the reporting period.

C. Populations and Geography Financed During the Reporting Period

Select whether the Organization provided any financing to the following populations or geographic areas during the reporting period. Financing *includes* loans, investments,

financial services, loan purchases, and loan guarantees. If the Organization does not finance individuals or businesses owned by individuals (not corporations), select "No" for each category.

8) Which of the Following Racial Populations Did the Organization Finance During the Reporting Period?

- American Indian
- Alaska Native
- Asian
- Black or African American
- Native Hawaiian
- Other Pacific Islander
- White
- Other

9) Did the Organization Finance any Persons of Hispanic Origin During the Reporting Period?

Select whether the Organization financed any persons of Hispanic origin during the Reporting Period OR select Don't Know.

10) Which of the Following Geographic Areas did the Organization Provide Financing in During the Reporting Period?

- Appalachia
- Colonias
- Hot Zones
- Lower Mississippi Delta
- Native American Areas
- Rural Areas
- Major Urban Area
- Minor Urban Area

11) Are 50% or More of the Customers or End Users American Indian, Alaska Native, or Native Hawaiian or Located in Native American Areas?

Select whether 50% or more of the Organization's customers or end users are American Indian, Alaska Native, or Native Hawaiian OR located in Native American Areas OR select Don't Know.

12) Native American Community Activities Table

Enter the Native American Community(ies) that the Organization provided financing or development services to during the reporting period.
- *Include* financing and development services provided directly to community residents, businesses owned or controlled by community residents, or organizations that provided services to community residents or businesses.

- *Include* financing and development services that resulted in jobs created for residents of the community.
- *Include* financing and development services that otherwise resulted in services for residents or business owners located in the community.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Name	For each row, enter the name of the Native American Community served during the reporting period.
Percent of Total Financing	For each community, enter the percent of total financing that the community represents OR select Don't Know. You may provide approximate percentages.

D. Staff and Consultants: # of Full-Time Equivalents (FTEs)

For each category, enter the Organization's full-time equivalent (FTE) resource allocation at the reporting period end.
• *Include* all full-time and part-time employees.
• *Include* contractors, consultants and volunteers that perform ongoing operations.
• *Exclude* temporary employees.
• *Exclude* professional services conducted outside of the office by third parties such as accounting, bookkeeping, and legal counsel.

One FTE is a 35-hour or more work-week. In calculating the number of FTEs, part-time employees should be combined.

Example (1): Two part-time employees that each work 17.5 hours per week should be combined to count as one FTE. (17.5 hours X 2 = 35 hours)

Example (2): If a full-time loan officer spends 28 hours per week on lending activities and 7 hours per week providing training, this person would count as .80 (=28/35 or 80%) FTEs Dedicated to Lending/Investing activities and .20 (=7/35 or 20%) FTEs Dedicated to Development Services.

13) FTEs Dedicated to Lending/Investing

Enter the Organization's total FTEs dedicated to loan/investment underwriting and outreach, loan administration, servicing, and collections at the reporting period end.

14) FTEs Dedicated to Development Services

Enter the Organization's total FTEs dedicated to providing Development Services at the reporting period end.

15) FTEs Dedicated to Financial Services Other than Lending/Investing

Enter the Organization's total FTEs dedicated to services such as opening checking or savings accounts, check cashing, issuing money orders and certified checks, deposit-taking, safe deposit box services, or other similar services at the reporting period end.

16) FTEs Dedicated to Administration and Other Activities

Enter the Organization's total FTEs dedicated to any activities not covered in the categories above at the reporting period end. Include finance, human resources, fundraising, policy, administration, and other overall management.

17) Total FTEs

CIIS will calculate and display Total FTEs.

18) Consultant/Contractor FTEs

Enter the number of consultant/contractor FTEs included in Q17. Total FTEs.

Review the FTE numbers for accuracy. The Fund will determine the Organization's Total Employee FTEs by subtracting the Q.18 Consultant/Contractor FTEs from Q.17 Total FTEs.
• If the Organization is a *Bank or Thrift*, **verify** that the Total Employee FTEs match the publicly available Federal Deposit Insurance Corporation (FDIC) data.
• If the Organization is a *Credit Union*, **verify** that the Total Employee FTE is consistent with the publicly available National Credit Union Administration (NCUA) data.

II FINANCIAL POSITION

Use the Organization's Financial Statements for the reporting period to complete the Financial Position Section.

A. Lending/Investing Pool

For *venture capital funds*, all questions in this section pertain to the investing entity(ies), not the managing entity, unless otherwise noted.

19) Investment Capital Table

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.
- For venture capital funds, record all paid in capital. Committed capital will be reported separately in Q. 21.

Completing the Table: Use one row in the Table for each distinct Source of Capital with the same Type of Capital, Interest Rate, and Maturity Date. CIIS will calculate the weighted average interest rate and remaining term and display it in Q. 20 Investment Capital Summary Table.

Be Efficient / Combine Rows: If the Organization has 3 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.

*For example, if the Organization has 3 loans from 3 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 3 loans and select "Multiple Dates" for the Origination Date and Maturity Date.*

Notes for Completing the Table:

- 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 most likely not an EQ2 and should be categorized in CIIS as Debt - Other. An EQ2 must be a loan to a CDFI that meets the following characteristics:
  1. At the end of the initial term, the loan must have a definite rolling maturity date that is automatically extended on an annual bases if the CDFI borrower continues to be financially sound and carry out a community development mission.
  2. Periodic payments of interest and/principal may only be made out of the CDFI borrower's available cash flow after satisfying all other obligations.
  3. Failure to pay principal or interest (except at maturity) will not automatically result in a default of the loan agreement.

4. The loan must be subordinated to all other debt except for the equity-equivalent like loans.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
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
Type of Capital	For each row, select the Type of Capital: • Deposits • Debt - EQ2 • Debt-Secondary Capital (Credit Union Only) • Debt-Other • Equity Investments • Net Assets-Grants • Net Assets-Other OR Retained Earnings
Amount	For each row, enter the Amount of lending/investing capital remaining at the reporting period end. For loans, enter the outstanding principal balance as it appears in the Balance Sheet or Statement of Financial Position.
Interest Rate	For each row, if the Type of Capital is Deposits, Debt-EQ2, or Debt, enter the Interest Rate. • If the Interest Rate is variable, provide the Interest Rate at the reporting period end. • If the Type of Capital is Deposits, the User may select Not Applicable. • • If the Type of Capital is Equity Investment or Net Assets, CIIS will prefill the Interest Rate as Not Applicable.

Origination Date	For each row, enter the origination date OR Not Applicable.
Remaining Term (in months)	CIIS will calculate the remaining term (in months) based on the Maturity Date, if applicable.
Maturity Date	For each row, if the Type of Capital is Deposits, Debt-EQ2, or Debt, enter the Maturity Date (MM/DD/YYYY) at the reporting period end or select Not Applicable. • If the Type of Capital is Deposits, the User may select Not Applicable. • If the Type of Capital is Equity Investment or Net Assets, CIIS will prefill the Remaining Term as Not Applicable.

20) Investment Capital Summary Table

CIIS will calculate and display the Investment Capital Summary Table based on information entered in the Investment Capital Table.

Verify **the accuracy of the Investment Capital Summary Table.** Compare the Investment Capital Summary Table to the Organization's Financial Statements. If any information is incorrect, modify the data in the Investment Capital Table as appropriate. If the Summary Table does not meet the following 4 conditions, the Fund will ask the organization to correct it during the cleansing process.

Total Investment Capital >= Gross Loans Receivable and Equity Investments
(as reported in the Organization's Financial Statements and in Table #66 – Total Portfolio Outstanding)

Total Equity <= Shareholder's Equity (for-profit Organizations) **OR Total Equity** (non-profit Organizations)
(as reported in the Organization's Financial Statements)

Total Debt <= Total Liabilities
(as reported in the Organization's Financial Statements)

Total Net Assets <= Total Net Assets
(as reported in the Organization's Balance Sheet)

21) Off Balance Sheet Resources Committed to the Organization for Lending/Investing

Enter the amount of any additional lending and investing funds that have been committed to the Organization, but that do not appear on the Organization's Balance Sheet.
• *Include* grants, equity, debt, and any undrawn lines of credit the Organization expects to use for lending and/or investing.
• *Exclude* commitments that are based on verbal or conditional agreements.
• For *venture capital funds, include* all committed capital.
Off-Balance Sheet Resources are most likely reported in the Notes section of the Organization's Financial Statements under such headings as "Commitment and Contingency and Other Disclosures," "Notes Payable," or "Loans Payable." They may also be found in the "Management Discussion and Analysis" section. If the amount

reported is not explained in the Financial Statements, provide an explanation for the entry in the CIIS Notes field.

B. Financing Commitments the Organization has Made to its Borrowers/Investees

22) Financing Commitments to Borrowers/Investees at Reporting Period End

Enter the amount of loans and equity investments that the organization intends to provide to borrowers/investees which it has not yet disbursed, but for which the organization has reserved cash, cash equivalents, or other assets to fund at a later date, OR select Don't Know or Not Applicable.

- *Include* undisbursed portions of originated loans.
- *Include* provisionally and conditionally approved amounts.
- *Exclude* guarantees or lease obligations.
- *Exclude* commitments to affiliates, subsidiaries, and other related organizations.

If the amount reported is not explained in the Notes to the Organization's Financial Statements, provide an explanation for the entry in the CIIS Notes field.

C. Summary Balance Sheet Information as of the Reporting Period End

Disabled questions in this section either do not apply to the Organization or, for depository institutions, will be completed by the Fund using publicly available data.

For *venture capital funds*, all questions pertain to the investing entity(ies).

23) Cash and Cash Equivalents Available for Operating Expenses

Enter the Organization's Cash and Cash Equivalents that are available to cover operating expenses. In most cases, this entry will equal the Cash and Cash Equivalents shown on the Organization's Balance Sheet

- *Include Allowances for unrestricted or operating grants*
- *Include Pledges receivable or/and accounts receivables available for Operating Expenses*
- *Exclude Restricted Cash OR Cash and Cash equivalent available for lending*
- *Exclude marketable securities.*

24) Current Assets

Enter the Organization's Current Assets at the reporting period end.   Current Assets may appear as a line item on the Organization's Balance Sheet.

 If Current Assets is not reported on the Organization's Balance Sheet *verify*:
Current Assets >= Cash and Cash Equivalents (on Balance Sheet)
Current Assets <= Total Assets (on Balance Sheet)

25a) Loan Loss Reserve -- Accrual

Enter the Loan Loss Reserve (LLR) set aside for loan or investment losses through accounting-based accrual reserves at the reporting period end. An accrual LLR may be called "Allowance for Loan Losses" and typically appears as a contra asset on the Balance Sheet.

- *Include* allowances for equity investments.
- *Exclude* allowance for guarantees.

An accrual LLR for equity investments may appear as "Reserves for Program Investments" on the Balance Sheet. If the accrual LLRs contra asset does not appear on the Balance Sheet, then the "Loans Receivable" line item will likely be net of the Allowance for Loan Losses and the amount of the allowance should be found in the Notes. If the Organization's Financial Statements do not reference LLR in the Balance Sheet or in the Notes, and your CIIS response is not zero, please provide an explanation in the CIIS Notes field.

25b) Loan Loss Reserve -- Cash

Enter the LLR set aside for loans or investment losses in the form of cash reserves, if any, at the reporting period end. The cash reserve is not the same as the *Accrual Reserve recorded in* Q.25a. Some funders require a cash reserve as a condition of their assistance (for example, the Small Business Administration's Microloan Program). If the Organization's Balance Sheet does not reference a cash reserve, and your CIIS response is not zero, please provide an explanation in the CIIS Notes field.

25c) Depository Loss Reserves

This question applies to depository institutions only.

26) Total Assets

Enter the Organization's Total Assets at the reporting period end.

- *Include* all unrestricted, temporarily restricted, and permanently restricted assets.

27) Current Liabilities

Enter the Organization's Current Liabilities at the reporting period end.

> If Current Liabilities is not reported on the Organization's Balance Sheet *verify:*
> **Current Liabilities <= Total Liabilities** (on Balance Sheet)

28) Total Liabilities

Enter the Organization's Total Liabilities at the reporting period end.

29) Shareholders Equity, Net Assets, or Net Worth

CIIS will calculate and display the Organization's shareholders equity, net assets, or net worth. For credit unions, Net Worth refers to "PCA Net Worth."

D. Summary Income and Expense Statement Information

Disabled questions in this section either do not apply to your Organization or, for depository institutions, will be completed by the CDFI Fund using publicly available data.

For *venture capital funds*, all income and expense questions pertain to the investing entity(ies).

30) Contributed Operating Revenue Table

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. NOTE: Exclude net assets released from restriction if you know that the original source was earned income. (Include such income in Q. 35 Other Earned Revenue.)
- Include the 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 Q.42 Total Non-Operating Revenue.)
- Exclude temporarily restricted grants intended for future operating periods.
- Exclude grants that will be passed through to other organizations.

Completing the Table: Use one row in the Table for each Type of Donor. For example, if the Organization has received 3 grants from 3 different foundations, create a single row for "Philanthropic Organization – Foundation" and enter the sum of the grants.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
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).

31) Interest Income Earned on Portfolio

Enter interest earned on loans and dividends earned on equity investments

Some Organizations breakout earned income into categories such as operating and capital. For Q.31 and the remaining earned income questions (Q. 32 – 35 & 38 - 39), include all earned income, whether the Organization designates it as operating or any other category.

32) Fee Income Earned from Lending Portfolio and Retail Financial Services

Enter the fee income earned from the Organization's lending portfolio and retail financial services during the reporting period.
  • Include closing, service or late fees; points; and all account and transaction fees.

33) Interest Earned on Cash & Marketable Securities

Enter the interest earned on cash and marketable securities (e.g., Certificates of Deposits, Treasury Bills, etc.) during the reporting period.

34) Contract, Training, and Consulting Income

Enter income from contracts, training, and consulting during the reporting period.
  • *Include* income from customers paying for Development Services (e.g., client payments for workshops, seminars, consulting services, and other technical assistance).
  • *Include* income obtained on a reimbursement basis (e.g., a contract with a government agency to provide business plan training).

35) Other Earned Revenue

Enter any earned revenue not captured in Q. 31 through 34.
  • *Include* any net assets released from restriction that were not included in the Contributed Operating Revenue Table.
  • *Include* recoveries from bad debt if they appear on Income Statement.

36) Total Earned Revenue

CIIS will sum and display the Total Earned Revenue.

37) Total Operating Revenue (before gains/losses)

CIIS will calculate and display Total Operating Revenue by summing Total Earned Revenue and Total Contributed Operating Revenue.

38) Gains/Losses on Equity Investments

Enter realized and unrealized Gains/Losses resulting from the Organization's Equity Investments during the reporting period.

39) Gains/Losses - Other

Enter any Other realized and unrealized Gains/Losses not entered in Q.38.

40) Total Gains/Losses (Realized and Unrealized)

CIIS will calculate and display the Total Gains/Losses.

In CIIS, losses must be reported as negative income. If the Organization's Expense Statement reports losses as an expense, the loss expense must be converted to negative income when reported in CIIS. (In these cases, Total Revenue and Total Expenses in CIIS will not match the Organization's Income & Expense Statement.)

Verify that Total Gains/Losses is accurate by comparing the CIIS calculation to the Organization's Income and Expense Statement, making any adjustments for losses that are reported as an expense.

41) Total Operating Revenue (after Gains/Losses)

CIIS will calculate and display the Total Operating Revenue.

42) Total Non-Operating Revenue

Enter the Organization's total non-operating revenue for the reporting period:
- *Include* equity, grants, contributions, and donations designated for lending/investing capital.
- *Include* temporarily restricted and permanently restricted grants and contributions.
- *Include* (as negative income) temporarily restricted and permanently restricted net assets released from restriction that were included in the Contributed Operating Table.
- *Exclude* all earned revenue, even if it is designated for loan capital or other non-operating purposes. (All earned revenue should be included in Q.31 - 35 Total Earned Revenue or Q.38 - 39 Total Gains/Losses.)

43) Total Revenue

CIIS will calculate and display the Total Revenue (after Gains/Losses) by summing Total Operating Revenue and Total Non-Operating Revenue. *Verify* Total Revenue against Income and Expense Statement.

44) Interest Expense

Enter the Organization's interest expense for the reporting period.
- Credit unions: *Exclude* dividends on shares. These are included in Q. 52 Dividends Paid Out.

45) Loan Loss Provision

Enter the Organization's Loan Loss Provision (LLP) for the reporting period. The LLP is an expense on the Organization's Income and Expense Statement. LLP is an adjustment to the Loan Loss Reserve (LLR) reported in Q.25a Q.25b, and Q.25c. LLP is an adjustment to the LLR after any write offs or recoveries. Therefore, LLP will equal LLR only if LLR at the beginning of the year was zero and there were no write-offs or recoveries.

The LLP may be referred to as "Provision for Losses" or "Bad Debt Expense" on the Organization's Income and Expense Statement. Or, the LLP expense may be explained in the notes to the Organization's Financial Statements.
- *Exclude* Net Write-offs. (*Include* Net Write-offs in Q.65 Net Amount Charged Off.)
- *Exclude* bad debt recoveries. (*Include* bad debt recoveries in Q.35 Other Earned Revenue.)

46) Salaries and Benefits for Staff

Enter all salary and benefit expenses of individuals employed and directly paid by the Organization on a full-time or part-time basis for the reporting period.
- *Include* the Organization's payroll expenses including payroll tax.
- *Exclude* management fees paid to organizations to cover the salaries, wages, or benefits of those organizations' staff.

47) Professional Fees

Enter all costs of hiring contractual employees during the reporting period.
- *Include* any contractual employees, such as consultants, legal services providers (excluding in-house counsel), and financial and accounting services providers (excluding in-house accounting and finance departments). (See Q.18 Consultant/Contractor FTEs.)
- *Include* the cost of consultants/contractors counted in Q.18 Consultant/Contractor FTEs.
- *Include* management fees.

48) Other Operating Expenses

Enter any other operating expenses for the reporting period that are not captured in the above categories.
- Depreciation is considered an operating expense in CIIS.

49) Total Pre-Tax Operating Expenses

CIIS will calculate and display the Total Pre-Tax Operating Expenses.

50) Total Non-Operating Expenses

Enter the Organization's Total Non-Operating Expenses for the reporting period.
- *Include* pass-through grants and taxes.
- *Exclude* losses on fixed assets and idle funds. These should be included as negative revenue in the Gains/Losses line items above.

51) Total Expenses

CIIS will calculate and display the Total Expenses by Summing Total Pre-Tax Operating Expenses and Total Non-Operating Expenses.
- ***Verify*** that Total Expenses is accurate by comparing to the Organization's Income and Expense Statement, taking into account any adjustments.

52) Dividends Paid Out (For-Profit CDFIs and Credit Unions only)

Enter the dividends the Organization paid out during the reporting period.

53) Estimated Value of Additional Expenses

If any additional expenses were incurred that are not captured in the Income and Expense Statement, enter the estimated value of those expenses.
- *Include* in-kind donations as well as expenses related to the Organization's operations that were incurred by another entity.

If you enter a value for this data field and there are no relevant notes in the Organization's Financial Statements, provide an explanation in the CIIS Notes field.

Example (1): If the Organization is a venture capital fund that paid a $100,000 annual management fee to its managing member or general partner, but the managing member or general partner incurred $150,000 in real expenses related to managing the fund during the reporting period, then the Organization should enter $50,000 in Estimated Value of Additional Expenses.

Example (2): If the Organization occupies office space that is owned or leased by another entity, but does not pay rent, then the Organization should include the estimated market rate rental expense of that space, if the value was not included in the Organization's Income and Expense Statement.

54) Total Revenue in the Fiscal Year Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total revenue for the fiscal year prior to the current reporting period.
- If you made any adjustments to the current reporting period total revenue, be sure to make the same adjustments in Q. 54 and 55.

55) Total Revenue in the Fiscal Year Two Years Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total revenue for the fiscal year two years prior to the current reporting period.

56) Total Expenses in the Fiscal Year Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total expenses for the fiscal year prior to the current reporting period.

- If you made any adjustments to the current reporting period total expense, be sure to make the same adjustments in Q. 56 and 57.

57) Total Expenses in the Fiscal Year Two Years Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total expenses for the fiscal year two years prior to the current reporting period.

III FINANCING

A. Financing

58) Will the Organization Submit a Transaction Level Report for the Current Reporting Period?

Enter whether the Organization will submit a TLR for the current reporting period.

If YES, skip to Section IIIB. If NO, complete this section.

> **TLR Required**
> Organizations with a FY 2010 reporting requirement for any of the following Awards are required to submit TLR for FY 2010. CIIS will pre-fill Q.58 as "YES" and users should skip to Section IIIB.
> • 2004-2009 Financial Assistance (FA) or Core
> • 2004-2009 NACA – Type I (Native CDFI) with FA only
> Exception: Depository Institution Holding Companies will not provide TLR regardless of the type of award. If the Depository Institution Holding Company has any signatories to the award, the Signatories will provide TLR. Please review the Assistance Agreement for further clarification.

59) Loans/Investments Originated Table

The Loans/Investments Originated Table captures information on all loans and investments the Organization originated during the reporting period. Use one row in the Table for each distinct transaction type (term loan, line of credit, debt with equity, equity investment, other) and purpose.

- *Include* construction or rehabilitation loans to non-profits in Real Estate – Commercial.

- Use the *Other* purpose category if you cannot identify the purpose of the loan/investment.
- *Exclude* loans/investments closed to affiliates, subsidiaries, and other related organizations.
- *Exclude* the *Other* purpose category if the loan/investment fits in another purpose.

EXPLANATION OF DATA POINTS

Data Point	Explanation
Transaction Type	For each row, select the Transaction Type: • Term Loan • Line of Credit • Debt with Equity • Equity Investment • Other
Purpose	For each Transaction Type, select the Purpose: • Business *Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than $35,000 for the purpose of expansion, working capital, equipment purchase or rental, or commercial real estate development or improvement.* • Microenterprise *Financing to for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) and in an amount no more than $35,000 for the purpose of expansion, working capital, equipment purchase or rental, or commercial real estate development or improvement* • Consumer *Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.* • Home Improvement *Loan is for the renovation or other improvement of an owner – occupied home.* • Home Purchase *Loan is for the purchase of a primary residence.* • Real Estate – *Construction/Permanent/Acquisition w/o Rehab – Commercial* *Loan/investment is for 1) predevelopment financing; 2) construction or permanent financing; or 3) acquisition without rehabilitation of office, retail, manufacturing, or* **community facility** *space. Include* **mixed-use** *real estate that combines both commercial and residential use.* • Real Estate – Construction – Housing Development – Multi

	Family *Loan/investment is for predevelopment financing, or construction of multifamily housing.* - Real Estate – Construction – Housing Development – Single Family *Loan/investment is for predevelopment financing, or construction of single family housing.* - Real Estate – Rehabilitation – Commercial *Loan/investment is to rehabilitate office, retail, manufacturing, or **community facility** space. Loan/investment may include acquisition costs. Do not include acquisitions without rehabilitation. Include **mixed-use** real estate that combines both commercial and residential uses.* - Real Estate – Rehabilitation – Housing Development – Multi Family *Loan/investment is to rehabilitate or acquire single family housing.* - Real Estate – Rehabilitation – Housing Development – Single Family *Loan/investment is to rehabilitate or acquire single family housing.* - Other *Loan/investment purpose does not match any of the purposes defined above.*
Total Project Cost	For each Transaction Type, enter the Total Project Cost for the projects funded with the identified loans and investments OR select Don't Know or Not Applicable. If a value is provided for Total Project Cost, it must be greater than or equal to the $ Originated. This question is not applicable if the Purpose is Home Improvement or Consumer.
$ Originated	For each Transaction Type, enter the dollar amount of the loans or investments Originated during the reporting period OR select Don't Know.
# Originated	For each Transaction Type, enter the number of loans or investments Originated during the reporting period OR select Don't Know.

60) Amount of Loans/Investments Originated in Community Facilities

Enter the Amount of Loans/Investments originated that funded community facilities OR select Don't Know or Not Applicable.

61) Loans/Investments Originated in Approved Target Market (Amount/Number)

Enter the Amount and Number of Loans/Investments Originated in your Organization's Approved Target Market during the reporting period OR select Don't Know. An approved Target Market is any Target Market(s) designated in an active CDFI Program Assistance Agreement or the Organization's most recently approved CDFI certification.

62) Portfolio Outstanding Table

Enter the Amount and Number of loans/investments outstanding at the reporting period end.
- *Include* sold loans IF the loan receivables are still present on the Balance Sheet.
- *Exclude* receivables from affiliates, subsidiaries, and other related organizations.
- *Exclude* loan guarantee receivables.
- *Verify* that Total Portfolio Outstanding equals gross loans receivable plus gross Community Development Equity Investments receivable on the Organization's Financial Statement.   (The CDFI Fund will accept entries within 5% accuracy.)

> **Exception**: Credit Unions and Banks will now need to report **Consumer loans** on the ILR instead of the TLR. Only Consumer loans should be provided in this table if Institution Type = **Credit Union and Bank.**
>
> Please provide the total amount of consumer loans outstanding and the total number of loans outstanding.

> *Verify* totals against the Organization's Financial Statement. During the cleansing process, the Fund will accept entries within 5% accuracy:
> **Total Portfolio Outstanding = Gross Loans Receivable + Gross Equity Investments Receivable**

EXPLANATION OF DATA POINTS

Data Point	Explanation
Transaction Type	For each row, select the Transaction Type: • Term Loan • Line of Credit • Debt with Equity • Equity Investment • Other
Purpose	For each Transaction Type, select the Purpose: • Business • Microenterprise • Consumer • Home Improvement • Home Purchase • Real Estate – Construction/Permanent/Acquisition w/o Rehab

	– Commercial • Real Estate – Construction – Housing Development – Multi Family • Real Estate – Construction – Housing Development – Single Family • Real Estate – Rehabilitation – Commercial • Real Estate – Rehabilitation – Housing Development – Multi Family • Real Estate – Rehabilitation – Housing Development – Single Family • Other
$ Outstanding	For each Transaction Type, enter the total dollar amount of the loans or investments Outstanding in the Organization's portfolio OR select Don't Know or Not Applicable.
# Outstanding	For each Transaction Type, enter the total number of loans or investments Outstanding in the Organization's portfolio OR select Don't Know or Not Applicable.

63) Amount of Portfolio Outstanding Invested in Community Facilities

Enter the Amount of the Portfolio Outstanding invested in community facilities OR select Don't Know or Not Applicable.

64) 90 Days or More Past Due (Amount/Number)

Enter the Amount and Number of the aggregate portfolio that is 90 days or more past due at the reporting period end OR select Don't Know.
- *Include* the entire outstanding balance of any loan with one or more payments or partial payments that are 90 days or more past due.
- *Include* accrual and non-accrual loans.

65) Total Amount Charged Off

Enter the Total Amount Charged Off during the reporting period OR select Don't Know or Not Applicable.

66) Total Recoveries

Enter the Total Recoveries during the reporting period OR select Don't Know or Not Applicable.
• *Include* amounts recovered during the reporting period on loans that were charged off in previous years.

67) Net Amount Charged Off

CIIS will calculate the Net Amount Charged Off. Net Charged Off is reported after default, foreclosure, or liquidation, and is net of any recovered assets.

Q.67 Net Amount Charged Off = Q.65 Total Amount Charged Off – Q.66 Total Recoveries

B. Loan Purchases and Sales

68) Loan Purchase Table

The Loan Purchase Table captures information on any loans the Organization has purchased during the reporting period. Loans purchased are transactions in which the Organization purchases a loan(s) that was underwritten and disbursed by a different financial institution.

Use one row in the Table for each distinct loan purchase event.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Purchase #	System assigned value.
Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
Total $ Paid	For each row, enter the Total Amount Paid for the loan purchase.
Total # Loans	For each row, enter the Total Number of Loans for the purchase.
Presale Book Value	For each row, enter the Presale Book Value for the loans purchased.

69) Sector Breakouts for All Loans Purchased During the Reporting Period

Enter the Amount and Number of loan purchases reported in Q.68 for the following sectors:
- Business Loans
- Commercial Real Estate Loans
- Mortgage Loans
- Other/Unknown Loans

Verify: that the Sector Breakout totals match the Q. 68 Loan Purchase Table Totals.
Q. 69 Total Amount Paid in Sector Breakouts = Q.68 Total Amount of Loans Purchased
Q. 69 Total Number of Loans in Sector Breakouts = Q.68 Total Number Loans Purchased

70) Loans Sold Table

The Loans Sold Table captures information on loans or portions of loans the Organization sold during the reporting period. Use one row in the table for each loan sale transaction. You may combine all loans sold to any distinct buyer in a single row.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Buyer Organization Name	For each row, select the name of the Buyer Organization. • Bank • CDCU Mortgage Center • Community Development Trust • Community Reinvestment Fund (CRF) • Fannie Mae • Freddie Mac • Housing Finance Authority • Neighborhood Housing Services of America (NHSA) • Small Business Administration (SBA) • Self-Help Credit Union • Other
Total # Sold	For each row, enter the Total Number of Loans or portions of loans sold to the Buyer Organization. Count each portion as one loan.
Presale Book Value of Sale	For each row, enter the Presale Book Value of the loans or portions of loans sold to the Buyer Organization.
Sale Price	For each row, enter the Organization's Sale Price.

71) Sector Breakouts for Loans Sold During the Reporting Period

Enter the Amount and Number of the loans sold reported in Q.70 for the following sectors:
• Business Loans
• Commercial Real Estate Loans
• Mortgage Loans
• Other/Unknown Loans
Enter both the Presale Book Value and the Presale Book Value of the Guaranteed Portion for each sector (i.e., SBA-guaranteed, etc.)

Verify that Total Presale Book Value matches the Total Loans Sold Table. CIIS will generate an error if the User does not meet this requirement.
Total Presale Book Value = Q. 70 Loans Sold

C. Other Financing Activities

Other Financing Originated

72) Loan Guarantees (Amount/Number)

Enter the Amount and Number of loan guarantees the Organization originated during the reporting period OR select Don't Know or Not Applicable.

73) Loans/Investments Underwritten for Other Organizations (Amount/Number)

Enter the Amount and Number of loans/investments the Organization underwrote for other organizations during the reporting period OR select Don't Know or Not Applicable.

74) Loans/Investments Serviced for Other Organizations (Amount/Number)

Enter the Amount and Number of loans/investments the Organization serviced for other organizations during the reporting period OR select Don't Know or Not Applicable.

Other Financing Outstanding

75) Loan Guarantees (Amount/Number)

Enter the Amount and Number of loan guarantees outstanding at the reporting period end OR select Don't Know or Not Applicable.

76) Loans/Investments Underwritten for Other Organizations (Amount/Number)

Enter the Amount and Number of loans/investments outstanding at the reporting period end that the Organization is underwriting for other organizations OR select Don't Know or Not Applicable.

77) Loans/Investments Serviced for Other Organizations (Amount/Number)

Enter the Amount and Number of loans/investments outstanding at the reporting period end that the Organization is servicing for other organizations OR select Don't Know or Not Applicable.

IV COMMUNITY DEVELOPMENT IMPACTS

It is important that your organization provide complete Impact data for all applicable measures. On March 31, 2006, the Fund introduced additional TLR validations to ensure that your TLR data is complete prior to submission. For example, if the user enters a transaction with a "Business" investee type, the user must provide the "Jobs" for that transaction. Because the Fund recognizes that not all CDFIs collect all CIIS impact data fields, "Don't know" is an acceptable response. However, the Fund encourages CDFIs to begin collecting all applicable impacts so that the Fund can have a complete count of the benefits provided to your target communities.

Additionally, CDFIs must:
- Complete the ILR - Section IV. "Community Development Impacts" (Q.78 – Q.87)

OR
- Complete the TLR Impact data points. Previously, these data points were optional.

78) Will you provide the following impact data in a Transaction Level Report?

Enter whether the Organization will provide the following impact data in a TLR.
- ***If the Organization is submitting a TLR that includes impact data for this reporting period, select "YES" and skip to Q. 90.***
- ***If the Organization is not submitting a TLR that includes impact data for this reporting period, complete this section.***

79) Type of Jobs Reported

For Projected Jobs to Be Created reported in Questions 80-81, indicate whether the types of jobs being reported are "Direct" or "Direct and Indirect". Typically such job estimates are based on new hires that the project business expects to be able to make as a result of the new financing. If, however, the project is large and complex, the business may estimate the job effects based on economic models that may include both direct and indirect jobs.

Note that induced jobs cannot be reported in the ILR or TLR.

80) Jobs in Portfolio Businesses at Origination

Enter the total FTE employees in the portfolio businesses at the time of origination for Business loans/investments originated during the current reporting period OR select Don't Know. If the Organization did not originate any business financing during the reporting period, select Not Applicable.
- Include jobs for Business financing only.
- Include direct jobs.
- Include indirect jobs, if applicable.
- Exclude induced jobs.
- Exclude construction jobs created by Real Estate financing.

To ensure consistency of annual reporting by all CDFIs, 2009 Recovery Act FA and TA Awardees should follow ILR (and TLR) instructions for annual reporting.

2009 Recovery Act FA and TA Awardees will note that ILR Questions 79-81 (TLR Questions CB-CD) allow awardees to report both direct and indirect jobs. As indicated in *Reporting Outreach for Awardees* and related instructions for Recovery Act reporting, quarterly reports completed by Recovery Act awardees collect a subset of these jobs.

- The Quarterly Institution Level Report (QILR) completed and submitted by Recovery Act awardees to the CDFI Fund only allows awardees to report **direct jobs** funded by and resulting from the use of Recovery Act funds.
- The report submitted via the FederalReporting.gov portal only allows Recovery Act Awardees to reported **Recovery Act funded jobs** or those jobs for which wages and salaries are paid for by the Recovery Act funds.

81) Net Change in Jobs

Enter the Net Change in FTE employees in the portfolio businesses for the reporting period end OR select Don't Know. Net change equals the number of FTE employees at the reporting period end minus the number of FTE employees at time of Origination.

- *Include* jobs for Business financing only.
- *Include direct jobs.*
- *Include indirect jobs, if applicable.*
- *Exclude induced jobs.*
- *Exclude* construction jobs created by Real Estate financing

82) Source of Job Estimates

Select the source of the job estimates that are reported in the ILR:

- New hires that the project business expects to be able to make as a result of the new financing.
- Estimates based on state or local wage data and projected wage and salary expenditures attributable to project financing.
- Estimates based on economic impact modeling systems such as IMPLAN, RIMSII, or REMI.
- Estimates based on developers "rules of thumb" about jobs created by type of business and square-footage built.
- Not Applicable
- Other (please describe).

Other
Explain Other (If the Organization selects "Other" for the Source of Job Estimates, briefly explain).

83) Projected Number of Housing Units Assisted

Enter the Number of Housing Units projected to be constructed, rehabilitated, or acquired through the housing development loans/investments originated during the reporting period OR select Don't Know or Not Applicable.

84) Projected Number of Affordable Housing Units Assisted

For the housing units entered above, enter the Number of Housing Units that are projected to be Affordable Housing units OR select Don't Know or Not Applicable.

85) Number of First-Time Homebuyers

For the Home Purchase loans originated during the reporting period, enter the number of mortgage borrowers that have not owned a home during the three-year period

preceding the CDFI-assisted purchase of a principal residence OR select Don't Know or Not Applicable.

86A) Capacity of Community Facilities - Educational

For loans/investments originated during the reporting period, enter the number of spaces created for education in community facilities OR select Don't Know or Not Applicable.

86B) Capacity of Community Facilities - Childcare

For loans/investments originated during the reporting period, enter the number of slots created for childcare in community facilities OR select Don't Know or Not Applicable.

86C) Capacity of Community Facilities - Healthcare

For loans/investments originated during the reporting period, enter the capacity created for healthcare in community facilities OR select Don't Know or Not Applicable.

86D) Capacity of Community Facilities - Arts Center

For loans/investments originated during the reporting period, enter the capacity created for Arts Centers in community facilities OR select Don't Know or Not Applicable.

86E) Capacity of Community Facilities - Other

For loans/investments originated during the reporting period, enter the capacity created for Other purposes in community facilities OR select Don't Know or Not Applicable.

87) Projected Square Feet of Commercial Real Estate Property Developed

Enter the number of Square Feet of office, retail, or manufacturing space projected to be developed, rehabilitated, or acquired by commercial real estate projects financed during the reporting period OR select Don't Know or Not Applicable.

88) Number of Equity Investments Held for 12 Months or More

Enter the total number of Community Development Equity Investments in the Organization's portfolio at the reporting period end OR select Don't Know or Not Applicable.

89) Number of Equity Investments Held for 12 Months or More That Have Decreased in Value in the Organization's Prior Fiscal Year

Enter the total number of Community Development Equity Investments whose fair value has decreased during the reporting period or select Don't Know or Not Applicable.

90-91) Other Impacts 1 and Other Impacts 2 (Description/Number)

If the Organization measures community development impacts that are not reported above, enter a brief description of up to two impacts and the number of units accomplished during the reporting year. Only enter quantitative impacts that the Organization has measured during the reporting period. CIIS will not accept an entry of zero for the Number. If the Organization does not have any other impacts to report, select Not Applicable.

92) Did the Organization Introduce Any New Products or Services During the Reporting Period?

Select whether the Organization introduced one or more new products or services during the reporting period.

93) Lending/Investing with Other Certified CDFIs

Please briefly describe the Organization's lending/investing activities with other certified CDFIs, if any. In other words, if the Organization is lending/investing in the same projects as other certified CDFIs or if the Organization has a relationship with other certified CDFIs please describe those relationships.

94) Lending/Investing with CDEs

Please briefly describe the Organization's lending/investing activities with Community Development Entities (CDEs), if any. In other words, if the Organization is lending/investing in the same projects as CDEs or if the Organization has a relationship with CDEs please describe those relationships.

V DEVELOPMENT SERVICES

Please record Development Services provided by the Organization and any other entity(ies) that provide Development Services on behalf of the Organization as designated in any of the Organization's active Fund Assistance Agreements or its most recently approved CDFI certification.

Types of Development Services Provided During the Reporting Period
For each type of Development Service listed, select whether the Organization or any Other Development Services Provider provided that service during the reporting period.

Affordable Housing

95) Housing Technical Assistance

96) Homeownership Counseling

Economic Development

97) Business Technical Assistance

98) Real Estate Technical Assistance

Consumer Development
99) Credit Counseling
100) Financial Education

Other Services
101) Other Services (Not Included Above)

Number of Development Services Clients - CDFI Fund Programmatic Priority

102) Total Clients Served (Organization and Other Development Services Providers)

Enter the Total number of development services clients served by the Organization and/or Other Development Services Providers during the reporting period. Count each client once even if they participated in more than one session during the reporting period OR select Don't Know or Not Applicable.

103) Affordable Housing (Organization and Other Development Services Providers)

Enter the total number of clients that received Affordable Housing development services during the reporting period. Count each client once even if they participated in more than one Affordable Housing session during the reporting period.

104) Economic Development (Organization and Other Development Services Providers)

Enter the total number of clients that received Economic Development services during the reporting period. Count each client once even if they participated in more than one Economic Development session during the reporting period.

105) Consumer Development (Organization and Other Development Services Providers)

Enter the total number of clients that received Financial Services development services during the reporting period. Count each client once even if they participated in more than one Financial Services session during the reporting period.

106) Other Services (Not Included Above) (Organization and Other Development Services Providers)

Enter the total number of clients that received Other development services during the reporting period. Count each client once even if they participated in more than one Other session during the reporting period.

107) Number of American Indians, Alaska Natives and Native Hawaiians Served

Enter the number of American Indians, Alaska Natives, and Native Hawaiians that received Development Services from the Organization or Other Development Services Provider during the reporting period, OR select Don't Know.

VI INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAS)

108) Total Amount of All Open IDAs

Depository CDFIs: Enter the total amount of capital held by participants in Individual Development Accounts (IDAs) at the reporting period end OR select Don't Know or Not Applicable.
- *Exclude* match.

Non-depository CDFIs: Enter the total amount of capital in IDAs open at the reporting period end or select Don't Know or Not Applicable.
- *Exclude* match.

109) Total Number of Individual Development Accounts Open

Depository CDFIs: Enter the number of clients with an IDA open at the Organization at the reporting period end OR select Don't Know.
- *Verify* that the Total Number of IDAs entered represents a subset of share or savings accounts.

Non-depository CDFIs: Enter the number of clients with an IDA open at the reporting period end OR select Don't Know.

110) IDA Withdrawal Purpose Table

The IDA Withdrawal Purpose Table captures information on the purpose of any IDA savings withdrawn during the reporting period. Use one row in the Table for each distinct IDA purpose.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Purpose	For each row, select the Purpose for which IDAs were withdrawn:

	• Business Development • Education • Homeownership • Retirement Account • Other
Other	For each row, if you selected "Other" as the Purpose, enter the other purpose for the IDAs.
Amount	For each row, enter the Amount of IDAs for the identified Purpose OR select Don't Know. *Exclude* match amount.
Number	For each row, enter the Number of IDAs for the identified Purpose OR select Don't Know.

VII DEPOSITORY CDFI OFFERINGS

A. Depository Account Offerings – Credit Union Account Offerings

This section is for Credit Unions only. The Fund will obtain responses from publicly available data.

111) Share Draft Accounts (Amount/Number)

112) Regular Share Accounts (Amount/Number)

113) Money Market Shares (Amount/Number)

114) Share Certificate Accounts (Amount/Number)

115) IRA/KEOGH Accounts (Amount/Number)

116) All Other Shares (Amount/Number)

117) Non-Member Deposits (Amount/Number)

118) Total Accounts (Amount/Number)

B. Depository Account Offerings – Bank and Thrift Account Offerings

This section is for Banks and Thrifts only. The Fund will obtain responses for from publicly available data.

119) Savings Accounts (Amount/Number)

120) Checking Accounts (Amount/Number)

121) Certificates of Deposit (CDs) (Amount/Number)

122) Total Accounts (Amount/Number)

C. Depository Account Offerings – Credit Unions, Banks and Thrifts

This section is for Depository CDFIs only.

123) Bank or Thrift Customers OR Credit Union Members

Enter the number of Bank or Thrift customers at the reporting period end.
This question will be disabled for Credit Unions. The Fund will obtain this information from publicly available data.

124) Number of New Accounts Opened

Enter the Number of new accounts opened during the reporting period OR select Don't Know.

125) Accounts Opened to the Unbanked

Enter the number of accounts opened during the reporting period to individuals or organizations that did not have an account at any insured credit union or insured depository institution at the time of intake OR select Don't Know.

D. Financial Services Offerings

This section is for Depository CDFIs only.

For each of the following financial services, select whether the Organization provided these services during the reporting period.

General Depository Financial Service Offerings

126) ATM Access

127) Check Cashing for Customers/Members

128) Direct Deposit

129) Money Orders

130) On-line Banking

131) Youth or School Savings Programs

Targeted Depository Financial Service Offerings

132) Accept Matricula Consular, ITIN, or Other Form of Alternative Identification for Opening an Account

133) Alternate to Pay Day Loan

134) Bill Payment

135) Electronic Transfer Accounts

136) First Accounts

137) Health and/or Life Insurance

138) Non-Customer/Non-Member Check Cashing

139) Payroll Card or Other Stored Value Card

140) Remittance Programs

141) Other Targeted Services

Explain Other (If the Organization provides Other Targeted Services, briefly explain these services.)

VIII AWARD COMPLIANCE

A. 2004-2009 Technical Assistance Awardees

This section must be completed by Organizations with a FY 2010 reporting requirement for any award that contains a technical assistance portion. This section is to be completed by Awardees, not by Signatories to the Award.

If any question is incorrectly enabled or disabled, contact the Fund at cme@cdfi.treas.gov.

Responses in this section will be used to confirm the Organization's compliance with its Assistance Agreement(s).

142) Expended Funds/Completed Activities Table

CIIS will provide an Expended Funds/Completed Activities Table with a preset row for any award with Technical Assistance Funds AND a FY 2010 reporting requirement.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Expended Funds	For each award, select whether the Organization expended all Technical Assistance funds during the reporting period.
Date by Which Technical Assistance Funds Expended	For each Award, if the Organization responded "Yes" to expended funds, enter the date by which the Technical Assistance funds were expended.
Completed Activities	For each award, select whether the Organization completed all Technical Assistance activities during the reporting period.
Date by Which Technical Assistance Activities Completed	For each Award, if the Organization responded "Yes" to completed activities, enter the date by which the Technical Assistance activities were completed.

143) Date by Which the Organization Received Notice from the Appropriate Agency Establishing the New Entity as a Legal Entity.

This question must be completed by Organizations with a FY 2010 reporting requirement for any type III organization that is required to establish a sponsoring entity.

Enter the Date by Which the organization received official documentation from the appropriate Federal, State, or Tribal Agency incorporating, chartering, or otherwise establishing the new entity as a legal entity OR select "Not Yet Completed."

Name of Legal Entity

Organizations that reported a Date by Which the Organization Received Official Documentation from the Appropriate Agency establishing the new entity as a legal entity in Q.143 will enter the Name of the New Legal Entity.

EIN of Legal Entity

Organizations that reported a Date by Which the Organization Received Notice from the Appropriate Agency establishing the new entity as a legal entity in Q.143 will enter the Employee Identification Number (EIN) of the New Legal Entity.

B. 2003-2009 Financial Assistance and Native Initiative with Financial Assistance Awardees

This section must be completed by CDFIs with a FY 2010 reporting requirement for any of the following Awards:
- *2003 FA Award*
- *2004 FA Award*
- *2004 NACA – Type I (CDFI only)*
- *2005 NACA – Type I (CDFI only)*
- *2006 NACA – Type I (CDFI only)*
- *2007 NACA – Type I (CDFI only)*
- *2008 NACA – Type I (CDFI only)*
- *2009 NACA – Type I (CDFI only)*

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at cme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its Award Assistance Agreement(s).

Portfolio At Risk (PAR) Ratio

144) Total Loans Outstanding (Amount/Number)

Enter the total Amount and Number of loans outstanding at the reporting period end. Do not include equity investments.

145) 90 Days or More Past Due (Amount/Number)

Enter the Amount and Number of the loan portfolio reported in Q. 142 that are 90 days or more past due at the reporting period end.
- *Include* the entire outstanding balance of any loan with one or more payments or partial payments that are 90 days or more past due.
- *Include* accrual and non-accrual loans.

Native Initiatives Deployment of Resources

146) Total Amount Deployed in Target Market During Reporting Period

This question must be completed by CDFIs with a FY 2010 reporting requirement for the following Award:
- *2004 NACA – Type I (CDFI) only*
- *2005 NACA – Type I (CDFI) only*
- *2006 NACA – Type I (CDFI) only*
- *2007 NACA – Type I (CDFI) only*
- *2008 NACA – Type I (CDFI) only*
- *2009 NACA – Type I (CDFI) only*

Enter the Total Amount Deployed in the Target Market During the Reporting Period.

Equity Investments

147) Number of Equity Investments Held for 12 Months or More

Enter the total number of Equity Investments Held for 12 Months or More in the Organization's portfolio at the reporting period end OR select Not Applicable.
If the Organization entered this information in Q. 88, CIIS will disable this question.

148) Number of Equity Investments Held for 12 Months or More That Have Decreased in Value in the Organization's Prior Fiscal Year.

Enter the total number of Equity Investments Held for 12 Months or More whose fair value has decreased during the reporting period OR select Not Applicable.
If the Organization entered this information in Q. 89, CIIS will disable this question.

C. 2004 Financial Assistance Awardees

This section must be completed by 2004 Financial Assistance Awardees with a FY 2010 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2004 FA Assistance Agreement and any amendments. The Organization's 2004 FA

Goals can be found in Schedule 7-A of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at cme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2004 FA Assistance Agreement.

Deployment of Resources Provision

149) FA 2004 Awardee Deployment of Resources Table ($)

Organizations with a Deployment of Resources Goal in their 2004 FA Assistance Agreement will complete the "2004 FA Awardee Deployment of Resources Table."

Enter the activity that the Organization (and any signatories to the Assistance Agreement) deployed during the reporting period for each market criteria. Activity that meets more than one market criteria should only be counted once.

- "Activity" refers to the amount of any transaction(s) originated/closed.
- "Market Criteria" refers to the 2004 Hot Zones and 2004 Target Market that make up the Organization's 2004 Performance Market as described in the 2004 FA Assistance Agreement.
- "Target Market" refers to the Organization's Investment Area(s), Low-Income Targeted Population (LITP), or Other Targeted Population (OTP) as identified in the 2004 FA application or the most recently approved CDFI certification.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Affordable Housing	Enter the amount of Affordable Housing Activity in the Organization's 2004 Hot Zones and 2004 Target Market.
Economic Development	Enter the amount of Economic Development Activity in the Organization's 2004 Hot Zones and 2004 Target Market.
Consumer Loans / Consumer Products	Enter the amount of Consumer Loans / Consumer Products Activity in the Organization's 2004 Hot Zones and 2004 Target Market.
Other	Enter the amount of Other financial products Activity in the Organization's 2004 Hot Zones and 2004 Target Market.
Total	CIIS will calculate the Total amount of Activity in the Organization's 2004 Hot Zones, 2004 Target Market, and

	2004 Performance Market.

Development Services Provision

150) 2004 FA Development Services Table

Organizations with a Development Services Goal in their 2004 FA Assistance Agreement will complete the "Development Services" section.

Users must complete the Total Development Services Clients Served (Q. 103– 107) prior to completing this section. The responses to Q. 103 – 107 will prefill the Total Development Total Clients Served (Organization and Other Development Services Providers) column in Development Services Provision section.

- "2004 Hot Zone" refers to the 2004 Hot Zones in the Organization's 2004 Performance Market as described in the 2004 FA Award Assistance Agreement.
- "2004 Target Market" refers to the 2004 Target Market in the Organization's 2004 Performance Market as described in the 2004 FA Award Assistance Agreement.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Affordable Housing (Organization and Other Development Services Providers)	Enter the number of 2004 Hot Zone residents and 2004 Target Market Clients that received Affordable Housing development services during the reporting period OR select Don't Know. Count each client once even if they participated in more than one Affordable Housing session during the reporting period. • Exclude Target Market Clients that are included in the Hot Zone category.
Economic Development (Organization and Other Development Services Providers)	Enter the number of 2004 Hot Zone residents and 2004 Target Market Clients that received Economic Development development services during the reporting period OR select Don't Know. Count each client once even if they participated in more than one Economic Development session during the reporting period. • Exclude Target Market Clients that are included in the Hot Zone category. Enter the number of 2004 Hot Zone residents and 2004 Target Market Clients that received Consumer Development development services during the reporting period OR select Don't Know. Count each client once even if they participated in more than one Consumer Development session during the reporting period. • Exclude Target Market Clients that are included in the Hot Zone category.
Consumer Development	Enter the number of 2004 Hot Zone residents and 2004

(Organization and Other Development Services Providers)	Target Market Clients that received Consumer Development development services during the reporting period OR select Don't Know. Count each client once even if they participated in more than one Consumer Development session during the reporting period. • Exclude Target Market Clients that are included in the Hot Zone category.
Other Services (Not Included Above) (Organization and Other Development Services Providers)	Enter the number of 2004 Hot Zone residents and 2004 Target Market Clients that received Other development services during the reporting period OR select Don't Know. Count each client once even if they participated in more than one Other session during the reporting period. • Exclude Target Market Clients that are included in the Hot Zone category.

Financial Services Provision

Organizations with a Financial Services Goal in their 2004 FA Assistance Agreement will complete the "Financial Services" section.

151) Amount Increase in Savings, Member Shares, Checking, and /or Share Draft Deposit Dollars from 2004 Hot Zones During the Reporting Period.

Enter the Amount of Increase in Savings, Member Shares, Checking, and /or Share Draft Deposit Dollars from 2004 Hot Zones During the Reporting Period.

152) Amount Increase in Savings, Member Shares, Checking, and /or Share Draft Deposit Dollars from 2004 Target Market During the Reporting Period.

Enter the Amount of Increase in Savings, Member Shares, Checking, and /or Share Draft Deposit Dollars from 2004 Target Market During the Reporting Period.

D. 2005 Financial Assistance Awardees

This section must be completed by 2005 Financial Assistance Awardees with a FY 2010 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2005 FA Assistance Agreement and any amendments. The Organization's 2005 FA Goals can be found in Schedule 7-A of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at cme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2005 FA Assistance Agreement.

153) Total Amount deployed in 2005 Target Market during the Reporting Period

Enter the total amount the Organization deployed in its 2005 Target Market during the reporting period.

154) Total Amount deployed in 2005 Hot Zone during the Reporting Period

Enter the total amount the Organization deployed in its 2005 Hot Zone during the reporting period.

E. 2006 Financial Assistance Awardees

This section must be completed by 2006 Financial Assistance Awardees with a FY 2010 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2006 FA Assistance Agreement and any amendments. The Organization's 2006 FA Goals can be found in Schedule 7-A of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at cme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2006 FA Assistance Agreement.

155) Total Amount deployed in 2006 Target Market during the Reporting Period

Enter the total amount the Organization deployed in its 2006 Target Market during the reporting period.

156) Total Amount deployed in 2006 Hot Zone during the Reporting Period

Enter the total amount the Organization deployed in its 2006 Hot Zone during the reporting period.

F. 2007 Financial Assistance Awardees

This section must be completed by 2007 Financial Assistance Awardees with a FY 2010 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2007 FA Assistance Agreement and any amendments. The Organization's 2007 FA Goals can be found in Schedule 7-A of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at cme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2007 FA Assistance Agreement.

157) Total Amount deployed in 2007 Target Market during the Reporting Period

Enter the total amount the Organization deployed in its 2007 Target Market during the reporting period.

158) Total Amount deployed in 2007 Hot Zone during the Reporting Period

Enter the total amount the Organization deployed in its 2007 Hot Zone during the reporting period.

G. 2008 Financial Assistance Awardees

This section must be completed by 2008 Financial Assistance Awardees with a FY 2010 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2008 FA Assistance Agreement and any amendments. The Organization's 2008 FA Goals can be found in Schedule 7-A of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at cme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2008 FA Assistance Agreement.

159) Total Amount deployed in 2008 Target Market during the Reporting Period

Enter the total amount the Organization deployed in its 2008 Target Market during the reporting period.

H. 2009 Financial Assistance Awardees

This section must be completed by 2009 Financial Assistance Awardees with a FY 2010 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2009 FA Assistance Agreement and any amendments. The Organization's 2009 FA Goals can be found in Schedule 7-A of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at cme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2009 FA Assistance Agreement.

160) Total Amount deployed in 2009 Target Market during the Reporting Period

Enter the total amount the Organization deployed in its 2009 Target Market during the reporting period.

IX DATA COLLECTION AND TRACKING SYSTEMS

161) Loan Portfolio Software

Select the software used by the Organization to track loan and investment data such as original amount, principal outstanding, loan terms, and status.

162) Borrower Characteristics Software

Select the software used by the Organization to track borrower information such as contact information, gender, race, credit score, and other characteristics.

163) Community Development Impact Software

Select the software used by the Organization to track impact data such as affordable housing units constructed, jobs created, jobs retained, and other community impacts.

For Q. 161 - 163, select from the following list:
- CDeSolution
- Customized Database Created with Access
- Customized Database Created with Another Program
- DownHome Loan Manager
- Excel
- Fed Comp
- Grants Management System
- IMPLAN
- LoanBase
- Loan Ledger
- Manual or Paper Based System Only
- Portfol Software
- Nortridge
- Notesmith
- Nstep
- TEA (The Exceptional Assistant)
- Trakker – Loan Servicing Software
- Other

Other

If the Organization selects "Other" for the community impact software, enter the name of the other software used.

X CREDIT REPORTING AGENCIES USED

164) Credit Scores

Select whether the Organization collects loan applicant credit scores.

165) Reporting Agency

If the Organization collects credit scores, select "yes" or "no" for each option to identify the credit reporting agency(ies) used by the Organization:
- Equifax
- Experian
- TransUnion

166) Does the Organization Report Loan Repayment Data to at Least One of the Credit Reporting Agencies?

Select whether the Organization reports loan repayment data to at least one of the credit reporting agencies.

167) What types of loan repayment data does the Organization report?

If the Organization reports loan repayment data, select the type of loan repayment data they reported.

- Positive Repayment Data Only
- Negative Repayment Data Only
- All Repayment Data

168) How often does the Organization report to the credit reporting agency(ies)?

If the Organization reports loan repayment data, select how often the Organization reports to the credit agency(ies).
- Annually
- Quarterly
- Monthly
- Not on a Regular Basis

XI ILR FEEDBACK

169) Is the Organization Required to Have a Single Audit Pursuant to OMB Circular A-133?

Select whether the Organization is required to have a single audit pursuant to OMB Circular A-133.

170) Success Story

Please briefly describe any transactions, product innovations, partnerships, new investor relationships, policy-related impacts, or other events that you believe exemplify the important role of CDFIs in creating community development impact.

171) Comments

Please comment on any difficulties the Organization had in completing the ILR or any suggestions for improving it. Please also describe the Financial Statements used to complete the ILR (number of Financial Statements used, number of pages submitted, etc.).

XII SUMMARY RATIOS

172) Operating Liquidity Ratio

173) Portfolio at Risk

174) Equity Investments

175) Average Net Revenue

176) Net Asset Ratio

177) Capital Liquidity Ratio

178) Self-Sufficiency Ratio

179) Prompt Correction Action (PCA) Net Worth Ratio

180) Tier 1 Leverage Ratio

181) Net Loans & Leases to Deposits Ratio