

FY 2011 CDFI Program Combined Application Chart Workbook Table of Contents

Chart	Description	Who Needs to Complete...
Request Form	Applicant Request Form	All Applicants
A	Matching Funds Data Chart	FA Applicants Only
B	Matching Fund Retained Earnings Calculator Charts * B1 for Non-Regulated CDFIs * B2 for Credit Unions * B3 for Banks, Thrifts, & Holding Companies	FA Applicants Only
C	Technical Assistance Request Summary Chart	TA Applicants Only
D	Customer Profile Chart	All Applicants
E	Rate Sheet * E1 Financial Products Rate Sheet * E2 Financial Services Rate Sheet	All Applicants
F	Activities Level Chart	All Applicants
G	Financial Data Input and Financial Ratios Chart * G1 for Non-Regulated Applicants * G2 for Credit Union Applicants * G3 for Banks, Thrifts, & Holding Companies	All Applicants
H	Loan Portfolio Quality Chart	All Applicants with Loan Portfolios
I	Equity Investment Portfolio Valuation Chart	All Applicants with Equity Investment Portfolios

CERTIFICATION OF MATCHING FUNDS

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

FY 2011 CDFI Program Combined Application Request Form

Instructions: Yellow cells are automatically calculated based on entries made in the green cells. Make entries in green cells only.

Organization Name						
Enter full name of Applicant						
Award Request						
Total Award Request:						\$0
Financial Assistance Budget						
	Form of Award					Total Request
	Loan	Grant	Equity	Shares/ Deposits	Secondary Capital	
Total FA Request						\$0
For the FY2011 Round, Certified CDFIs may only apply for Financial Assistance (FA), while Emerging (i.e. non-Certified) CDFIs may only apply for Technical Assistance.						

A. Matching Funds Data Chart

Instructions: Detailed instructions and a sample chart can be found in the Application instructions. Review those carefully and have Matching Funds documents available when completing this chart. Remember the following important points:

- 1) Fill in only one "Amount" column for each row. The date entry should correspond to the amount column and match status as explained in the Application instructions.
- 2) If the Matching Funds are from a state and/or local government agency, Applicants must provide the contact name, title, and phone number of the Matching Funds source in the far right column. Use same column for any additional comments relevant to the Matching Funds entry.
- 3) The appropriate Retained Earnings calculator (charts B1, B2, or B3) must be completed if the Applicant includes a Retained Earnings entry in this chart.
- 4) If additional rows are needed insert them in the middle of the table so that the "Total" formulas are automatically updated.

Name of Source	Type	Amount In-Hand	Amount Committed	Amount to be Raised	Date	Comments & Contact Data

A. Matching Funds Data Chart

Totals		0	0	0		
--------	--	---	---	---	--	--

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

<p>Instructions: This chart must be completed by any non-regulated (for- or non-profit) Applicant proposing to use retained earnings as a matching funds source.</p> <p>The Applicant must demonstrate in this chart that the proposed retained earnings meet the following criteria: (1) No federal funds are being proposed as part of the retained earnings. (2) Applicant is not double-counting match fund sources in Chart A (list of match fund sources). (3) Matching Funds meet applicable FY guidelines (see NOFA).</p>				
<p>The Applicant's electronic signature on SF-424 attests that all information reported in the Retained Earnings chart is accurate at the time of application. To the extent possible, the Fund will verify the table entries against the financial statements provided with the application. The information reported here is subject to audit; therefore, Applicant must be accurate in reporting Federal income and associated expenses.</p>				
<p>Non-regulated Applicants have two options for calculating Retained Earnings: (A) The increase in Retained Earnings over the Applicant's most recently completed fiscal year; or (B) The annual average increase in Retained Earnings over the Applicant's three most recently completed fiscal years.</p> <p>Fill out the data for each of the fiscal years.</p> <ul style="list-style-type: none"> • Yellow cells automatically calculate based on entries made in the green cells. Complete green cells for each fiscal year using line items from the Applicant's financial statements and historical accounting records. • The chart assumes the Applicant's most recently completed fiscal year is 2009. If the most recently completed fiscal year is 2010, adjust the fiscal years by changing 2009 to 2010 – the other years will update automatically. • Rows A and E should be found on the Income Statements. Other rows may need to be calculated or researched from accounting records. • Itemize income associated with federal sources under Line B. Itemize income that the Applicant is also using as a source of match (as reported on Chart A) on line C. If additional rows are needed for reporting itemized data (Line B and Line C), add rows from middle of the section in order to maintain the sum formula on line B or C. <p>A positive result in either of line J Col 3 or Line K Col 3 can be proposed as "Retained Earnings" match in Chart A.</p>				
	Col 1	Col 2	Col 3	Col 4
Line	Financial Data	2007	2008	2009
A	Total Operating Income/Revenue			
B	LESS Income from Federal Sources (Itemize source and amount in the lines below. Add additional lines as necessary)	0	0	0
C	LESS Income listed as Matching Funds on Chart A (Itemize source and amount in the lines below. Add additional lines as necessary)	0	0	0
D	Subtotal: Adjusted Operating Income/Revenue	0	0	0
E	Total Operating Expenses			
F	LESS Total Expenses Associated with Lines B and C (Itemize source and amount in the lines below. Add additional lines as necessary)	0	0	0
G	LESS Dividends Paid Out (For-profit CDFIs only)			
H	Subtotal: Adjusted Operating Expenses	0	0	0
I	TOTAL RETAINED EARNINGS (D-H)	0	0	0
Either Result Below Can Be Used for FY 2011 Application				
J	Retained Earnings Increase from Most Recent FY End		\$0	
K	Three Year Average Retained Earnings Increase		\$0	

Notes for Line Items

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

B2. Retained Earnings Calculator Chart for Credit Unions

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

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

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

Tips on Filling out the Table

- The chart assumes the Applicant's most recently completed fiscal year is 2008. If the most recently completed fiscal year is 2009, adjust the fiscal years by changing 2008 to 2009 – the other years will update automatically.
- Complete green cells under each applicable column heading using line items from the Applicant's 5300 Call Reports and other historical accounting records. Yellow cells automatically calculate based on entries made in the green cells.
- For options (A) or (B) fill in all four fiscal years of data (Col 2, 3, 4, and 5). For option (C), the "Since Inception" option, the Applicant need only complete column 5, the most recent FYEnd data to calculate the "Since Inception" amount.
- Lines D and E are provided to help the Applicant back out the items mentioned in the Eligibility section above. Itemize any federal sources on the lines below D. Itemize any funds that are reported on the Chart A Matching Funds request on lines below E. The entries will be totalled above. If additional rows are needed for reporting itemized data for Lines D and E, add rows from the middle of the section in order to maintain the sum formulas within the chart.

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

- The Fund will assess the likelihood of this increase during the application review process. An award will not be made to any Applicant that has not demonstrated that it has increased shares or loans by at least 25 percent of the requested FA award amount between December 31, 2007 and December 31, 2008, as demonstrated by the corresponding NCUA report.
- An Applicant using option (C) must discuss its strategy for raising the required shares or loans in Question #7 of the Comprehensive Business Plan component of the FY 2010 application.

	Col 1	Col 2	Col 3	Col 4	Col 5
Line	Call Report and other Financial Data	2006	2007	2008	2009
A	Total Net Worth (from PCA Net Worth Calculation Worksheet)				
B	LESS Uninsured Secondary Capital (from PCA...)				
C	Subtotal Retained Earnings (A-B)	\$0	\$0	\$0	\$0
	Adjustments				
D	LESS Federal Funds included in line C above. <small>Itemize source and amount in the lines below. Add additional lines as necessary.</small>	\$0	\$0	\$0	\$0
E	LESS Matching Funds on Chart A included in line C above. <small>Itemize source and amount in the lines below. Add additional lines as necessary.</small>	\$0	\$0	\$0	\$0
F	Subtotal of Adjustments (D+E)	\$0	\$0	\$0	\$0
G	Adjusted Retained Earnings (C-F)	\$0	\$0	\$0	\$0
H	Change Over Prior Year	N/A	\$0	\$0	\$0

Any of the Results Below Can Be Used As Match:

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

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

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

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

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

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

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

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

Fill out the data for each of the fiscal years.

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

The chart assumes the Applicant's most recently completed fiscal year is 2008. If the most recently completed fiscal year is 2009, adjust the fiscal years by changing 2008 to 2009 – the other years will update automatically.

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

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

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

	Col 1	Col 2	Col 3	Col 4	Col 5
Line	Call Report Data	2006	2007	2008	2009
A	Retained earnings (Line 16c from Holding Company report FR Y-9SP; line 20d from FR Y-9LP; Schedule RC, line 26a from Bank Call Report)				
B	Accumulated other comprehensive income (Line 16d from Holding Company report FR Y-9SP; line 20e from TFR Y-9LP; Schedule RC, line 26b from Bank Call Report)				
C	Other noninterest income (Schedule RI, TFR, line 5l from Call Report)				
D	LESS Income from Federal Sources (Itemize source and amount in the lines below. Add additional lines as necessary)				
E	LESS Income listed as Matching Funds on Chart A (Itemize source and amount in the lines below. Add additional lines as necessary)				
F	Eligible Retained earnings for purposes of CDFI Program matching funds calculation	\$0	\$0	\$0	\$0
Either Result Below Can Be Used					
G	Retained Earnings Increase from Most Recent Fiscal Year		\$0		
H	Three Year Average Retained Earnings Increase		\$0		

C. TA Request Summary Chart

Identify all items and/or tasks to be financed with the TA grant. A detailed description, justification, and the calculation methodology for the amount requested for each entry must be included in Question narrative. Complete a separate entry for each individual use. Insert more rows above the appropriate additional rows are needed. Additional instructions can be found in the FY 2011 TA application.

Requested TA may not be expended prior to September 2011

A. Personnel (Salary & Fringe)

Under Name/Position, identify the staff person and title. Under Computation, list the annual salary rate and the amount covered by the requested TA grant (which should correspond to the percentage of time to be devoted to an identified task or for carrying out CDFI-related activities as described in the narrative justification). In the next column, enter salary costs to be covered. List the (annual) fringe rate in its own column. The sub-total will calculate based on salary covered and the fringe rate.

Name/Position	Computation	Total Salary	Fringe Rate
<i>Example: Loan Officer</i>	<i>30% of \$55,000 (1 year)</i>	<i>\$16,500</i>	<i>29%</i>
		\$0	0%
		\$0	0%
		\$0	0%
		\$0	0%
Personnel Sub-Total:			

B. Training

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

Name of Training	Training Provider	Computation
<i>Ex: Credit Counseling Certification Course</i>	<i>NeighborWorks</i>	<i>2 attendees x \$1,400 (tuition) + \$100 (registration fee per person)</i>
Training Sub-Total:		

C. Travel

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

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

Purpose of Travel	Location	Computation
<i>Ex: Credit Counseling Certification Course (NeighborWorks)</i>	<i>Waco, TX</i>	<i>2 attendees x \$300 (airfare) + \$30 (per diem for 5 days)</i>

Travel Sub-Total:		

D. Professional Services

Professional Service fees covered by the TA grant cannot exceed the daily or hourly rate equivalent federal salary if that service was not obtained through a competitive bid. The current rates can be found on the Office of Personnel Management website at www.opm.gov. If Applicant wants to contract with one entity seeking competitive bids, please see Appendix _____ of the Application for rules governing "sole source procurements."

Itemize each cost by task performed or service provided. Under Name of Provider, enter the name, if consultant/contractor. Under Task, enter a brief description of the services to be provided. Under Computation, show the basis for the total cost (e.g., hourly or daily fee times estimated time on the project).

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

Name of Provider	Task	Computation
<i>Ex: Jane Smith</i>	<i>Market Analysis</i>	<i>\$73.65 per hour x 10 hours.</i>
<i>Ex: CDFI Consultants Inc.</i>	<i>Underwriting Policies</i>	<i>Competitive Bid Contract</i>

Professional Services Sub-Total:

E. Materials, Supplies and Equipment

List items by type (office supplies, postage, training materials, copying paper, etc). Peripherals costing less than \$250 should be added into the cost of the main item to be purchased (such as the computer or copier). Computer software separately from computer hardware. Under Computation, show the basis for the total cost (number of units times the per unit value).

Item	Computation
<i>Example: Desktop Computer</i>	<i>2 computers x \$1000.</i>

Materials and Supplies Sub-Total:

F. Other Costs

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

Category	Description	Computation
<i>Ex: Memberships, subscriptions, and professional activity costs</i>	<i>Subscription</i>	<i>2 year subscription x \$1000.</i>

Other Costs Sub-Total:

Summary Totals by Category

<u>Budget Category</u>		
A. Personnel (Salary & Fringe)		
B. Training		
C. Travel		
D. Professional Services		
E. Materials / Supplies / Equipment		
F. Other Costs		
TOTAL TA Budget		

nd explanation
1 3A of the CBP
ite subtotal line

percentage to be
tified project /
er the amount of
the percentage

Total Fringe
\$4,785
\$0
\$0
\$0
\$0
\$0

f Training, identify
utation, identify
subsistence, and
st the total cost

Cost
\$3,000
\$0

etings, etc.).
ie computation
ansportation, the
ederal travel
odology

Cost
\$900

\$0

to the ES-4
und at the
ntity without
urce"

if known, of the
mputation,

Cost

\$737
\$5,000

\$0

ng less than
r). List
total cost (i.e.,

Cost

\$2,000

\$0

tegrity as
y the TA grant.
Cost, enter the

Cost

\$2,000

\$0

D. Customer Profile Chart

Instructions: Use this chart to identify the characteristics of borrowers or end recipients of the products provided by the Applicant. Information on the aggregate activities is mandatory. Applicants have the option of distinguishing up to three specific activities; select activity from the options in the "Activity" column dropdown menu. For each activity, identify total % of borrowers or end users according to each category. For activities such as Community Facilities lending, Multifamily lending, etc. report on the ultimate end-user or end-recipient of the completed project. Discuss any "Other" categories in the CBP narrative. Provide estimates if exact figures are not available. Leave box blank if not applicable.

Activity	Location	Income Characteristics				Gender	Racial/Ethnic Characteristics			Other	Other
	Certified Investment Area	Moderate Income (120% AMI)	Low Income (80% AMI)	Very Low Income (50% AMI)	Extremely Low Income (30% AMI)	Female-Headed Households (or Businesses)	African-American	Hispanic	Native American	(Describe)	(Describe)
Aggregate Activities											
Optional Product A											
Optional Product B											
Optional Product C											

E1. Financial Products Rate Sheet

Instructions: Use this chart to detail the primary Financial Products provided by the Applicant. Select general category and sub-category from the dropdown menu. Report actual figures. Provide relevant details about financial products in the CBP narrative.

For Interest Rates: Provide the rate as a number (i.e. 4.5% rather than "LIBOR plus 3%"). Use the dropdown menu to describe the type of security required.

Category	Sub-Category	Dollar Range			Rates/Fees				Terms			Other Features		
		Min	Max	Average	Interest Rate (Minimum)	Interest Rate (Maximum)	Interest Rate (Average)	Fees (incl. Points)	Maturity	Amoritized?	Interest Only?	Security	Development Services Provided?	Special Characteristics (Describe)

E2. Financial Services Rate Sheet

Instructions: Use this chart to detail the primary Financial Products provided by the Applicant. Report actual figures. Provide relevant details about financial services in the CBP narrative.

Use the Special Characteristics box as needed to provide brief information about the services.

Category	Brand Name	Dollar Range			Special Characteristics (Describe)
		Minimum Balance Required	Average Annual Fees	Interest Earned	

F. Activities Level Chart

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

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

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

The chart assumes the Applicant's most recently completed fiscal year was 2008. If the most recently completed fiscal year was 2009, adjust the fiscal years by editing only the entry in cell G7 to 2009 and the other years will update automatically.

Activity	Historic Activity						Projected Activity							
	2007		2008		2009		2010		2011		2012		2013	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%

F1: Financial Data Input Chart - Non-Regulated Applicant

Non-Regulated Applicant Financial Data Input Chart		2007	2008	2009	2010	2011	2012	2013
Assets								
a	Total cash and cash equivalents							
b	Unrestricted cash and cash equivalents							
c	Current: Gross Loans Receivables							
d	Total Commitments							
e	Total Current Assets							
f	Noncurrent: Gross Loans Receivables							
g	Less: Loan Loss Reserve							
h	Total Outstanding Equity Investment Portfolio							
i	Less: Net Unrealized Loss							
j	Total Net Loans Receivables and/or Equity Investment Portfolio	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
k	Total Assets							
Liabilities								
l	Total Current Liabilities							
m	Total Notes Payable							
n	Total Adjusted Notes Payable							
o	Total Liabilities							
Net Assets								
p	Total Net Assets Available for Financing							
q	Total Net Assets							
Off-Balance Sheet Activity								
r	Total Off-Balance Sheet Assets Available for Financing							
s	Total Off-Balance Sheet Liabilities							
Income and Expenses								
t	Interest Payments from Financial Products							
u	Fee Income from Financial Products, Financial Services, and other activities							
v	Total Earned Income							
w	Total Grants and Contributions							
x	Total Income							
y	Total pre-tax Expenses							

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

Financial Health and Viability - MPS Ratios		2007	2008	2009	3-Year Historic Ratios	2010	2011	2012	2013	3-Year Projected Ratios
aa	Net Asset Ratio	#VALUE!	#DIV/0!	#DIV/0!	#VALUE!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
bb	Total Financing Capital	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
cc	Deployment Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
dd	Net Income	#VALUE!	\$0	\$0	#VALUE!	\$0	\$0	\$0	\$0	\$0
ee	Earnings Ratio	#VALUE!	#DIV/0!	#DIV/0!	#VALUE!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ff	Self-Sufficiency Ratio	#VALUE!	#DIV/0!	#DIV/0!	#VALUE!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
gg	Operating Liquidity Ratio	#VALUE!	#DIV/0!	#DIV/0!	#VALUE!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
hh	Current Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

F2: Financial Data Input Chart - Credit Union Applicants

Credit Union Applicant Financial Data Input Chart		2006	2007	2008	2009	
Assets						
a	Cash on Hand		\$ -	\$ -	\$ -	
b	Cash on Deposit		\$ -	\$ -	\$ -	
c	Cash Equivalents		\$ -	\$ -	\$ -	
d	Investments w/ Maturity or repricing period of less than 1 year		\$ -	\$ -	\$ -	
e	Total Investments		\$ -	\$ -	\$ -	
f	Total Loans and Leases		\$ -	\$ -	\$ -	
g	Less: Allowance for Loan & Lease Losses		\$ -	\$ -	\$ -	
h	Total Assets	\$ -	\$ -	\$ -	\$ -	
Liabilities						
i	Total Borrowings		\$ -	\$ -	\$ -	
j	Accrued Dividends & Interest Payable in Shares and Deposits		\$ -	\$ -	\$ -	
k	Accounts Payable and Other Liabilities		\$ -	\$ -	\$ -	
l	Total Liabilities		\$ -	\$ -	\$ -	
Shares/Deposits						
m	Total Member Deposits		\$ -	\$ -	\$ -	
n	Total Non-Member Deposits		\$ -	\$ -	\$ -	
o	Total Shares and Deposits		\$ -	\$ -	\$ -	
Equity						
p	Undivided Earnings		\$ -	\$ -	\$ -	
q	Regular Reserves		\$ -	\$ -	\$ -	
r	Appropriation for Non-Conforming Investments (state-chartered credit unions)		\$ -	\$ -	\$ -	
s	Other Reserves		\$ -	\$ -	\$ -	
t	Uninsured Secondary Capital		\$ -	\$ -	\$ -	
u	Net Income (unless this amount is already included in Undivided Earnings)		\$ -	\$ -	\$ -	
v	Total Net Worth		\$ -	\$ -	\$ -	
Income and Expenses						
w	Total Interest Income		\$ -	\$ -	\$ -	
x	Total Interest Expenses		\$ -	\$ -	\$ -	
y	Provision for Loan and Lease Losses		\$ -	\$ -	\$ -	
z	Total Non-Interest Income		\$ -	\$ -	\$ -	
aa	Total Non-Interest Expense		\$ -	\$ -	\$ -	
bb	Net Income		\$ -	\$ -	\$ -	
Financial Health and Viability - MPS Ratios						
cc	Net Worth Ratio		#DIV/0!	#DIV/0!	#DIV/0!	3-Year Historic Ratios #DIV/0!
dd	Deployment Ratio		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ee	Earnings		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ff	Asset Liability Management		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

F2: Financial Data Input Chart - Credit Union Applicants

Credit Union Applicant Financial Data Input Chart		2010	2011	2012	2013
Assets					
a	Cash on Hand	\$ -	\$ -	\$ -	\$ -
b	Cash on Deposit	\$ -	\$ -	\$ -	\$ -
c	Cash Equivalents	\$ -	\$ -	\$ -	\$ -
d	Investments w/ Maturity or repricing period of less than 1 year	\$ -	\$ -	\$ -	\$ -
e	Total Investments	\$ -	\$ -	\$ -	\$ -
f	Total Loans and Leases	\$ -	\$ -	\$ -	\$ -
g	Less: Allowance for Loan & Lease Losses	\$ -	\$ -	\$ -	\$ -
h	Total Assets	\$ -	\$ -	\$ -	\$ -
Liabilities					
i	Total Borrowings	\$ -	\$ -	\$ -	\$ -
j	Accrued Dividends & Interest Payable in Shares and Deposits	\$ -	\$ -	\$ -	\$ -
k	Accounts Payable and Other Liabilities	\$ -	\$ -	\$ -	\$ -
l	Total Liabilities	\$ -	\$ -	\$ -	\$ -
Shares/Deposits					
m	Total Member Deposits	\$ -	\$ -	\$ -	\$ -
n	Total Non-Member Deposits	\$ -	\$ -	\$ -	\$ -
o	Total Shares and Deposits	\$ -	\$ -	\$ -	\$ -
Equity					
p	Undivided Earnings	\$ -	\$ -	\$ -	\$ -
q	Regular Reserves	\$ -	\$ -	\$ -	\$ -
r	Appropriation for Non-Conforming Investments (state-chartered credit unions)	\$ -	\$ -	\$ -	\$ -
s	Other Reserves	\$ -	\$ -	\$ -	\$ -
t	Uninsured Secondary Capital	\$ -	\$ -	\$ -	\$ -
u	Net Income (unless this amount is already included in Undivided Earnings)	\$ -	\$ -	\$ -	\$ -
v	Total Net Worth	\$ -	\$ -	\$ -	\$ -
Income and Expenses					
w	Total Interest Income	\$ -	\$ -	\$ -	\$ -
x	Total Interest Expenses	\$ -	\$ -	\$ -	\$ -
y	Provision for Loan and Lease Losses	\$ -	\$ -	\$ -	\$ -
z	Total Non-Interest Income	\$ -	\$ -	\$ -	\$ -
aa	Total Non-Interest Expense	\$ -	\$ -	\$ -	\$ -
bb	Net Income	\$ -	\$ -	\$ -	\$ -

Financial Health and Viability - MPS Ratios		2010	2011	2012	2013	3-Year Projected Ratios
cc	Net Worth Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
dd	Deployment Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ee	Earnings	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ff	Asset Liability Management	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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

Bank/Thrift/ Holding Co. Financial Data Input Chart		2007	2008	2009
Assets				
a	Cash and balances due from depository institutions	\$ -	\$ -	\$ -
b	Short-term investments	\$ -	\$ -	\$ -
c	Total Investments	\$ -	\$ -	\$ -
d	Loans and Leases, net of unearned income	\$ -	\$ -	\$ -
e	Less: Allowance for Loan & Lease Losses	\$ -	\$ -	\$ -
f	Average Assets, year-to-date	\$ -	\$ -	\$ -
g	Long Term Assets	\$ -	\$ -	\$ -
h	Total Assets	\$ -	\$ -	\$ -
Liabilities				
i	Interest-bearing deposits	\$ -	\$ -	\$ -
j	Total Deposits	\$ -	\$ -	\$ -
k	Total Notes Payable	\$ -	\$ -	\$ -
l	Non-Core Liabilities	\$ -	\$ -	\$ -
m	Other Liabilities	\$ -	\$ -	\$ -
n	Total Liabilities	\$ -	\$ -	\$ -
Equity Capital				
o	Perpetual preferred stock	\$ -	\$ -	\$ -
p	Common Stock	\$ -	\$ -	\$ -
q	Surplus	\$ -	\$ -	\$ -
r	Undivided Profits	\$ -	\$ -	\$ -
s	Tier 1 Capital	\$ -	\$ -	\$ -
t	Tier 2 Capital	\$ -	\$ -	\$ -
u	Total Equity Capital	\$ -	\$ -	\$ -
Income and Expenses				
v	Total Interest Income	\$ -	\$ -	\$ -
w	Total Interest Expenses	\$ -	\$ -	\$ -
x	Provision for Loan and Lease Losses	\$ -	\$ -	\$ -
y	Total Non-Interest Income	\$ -	\$ -	\$ -
z	Total Non-Interest Expense	\$ -	\$ -	\$ -
aa	Income (loss) before income taxes and extraordinary items and other adjustments	\$ -	\$ -	\$ -
bb	Net Income (loss)	\$ -	\$ -	\$ -

Financial Health and Viability - MPS Ratios		2007	2008	2009	3-Year Historic Ratios
cc	Tier 1 Leverage Capital Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
dd	Deployment Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ee	Earnings Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ff	Asset Liability Management Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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

Bank/Thrift/ Holding Co. Financial Data Input Chart		2010	2011	2012	2013
Assets					
a	Cash and balances due from depository institutions	\$ -	\$ -	\$ -	\$ -
b	Short-term investments	\$ -	\$ -	\$ -	\$ -
c	Total Investments	\$ -	\$ -	\$ -	\$ -
d	Loans and Leases, net of unearned income	\$ -	\$ -	\$ -	\$ -
e	Less: Allowance for Loan & Lease Losses	\$ -	\$ -	\$ -	\$ -
f	Average Assets, year-to-date	\$ -	\$ -	\$ -	\$ -
g	Long Term Assets	\$ -	\$ -	\$ -	\$ -
h	Total Assets	\$ -	\$ -	\$ -	\$ -
Liabilities					
i	Interest-bearing deposits	\$ -	\$ -	\$ -	\$ -
j	Total Deposits	\$ -	\$ -	\$ -	\$ -
k	Total Notes Payable	\$ -	\$ -	\$ -	\$ -
l	Non-Core Liabilities	\$ -	\$ -	\$ -	\$ -
m	Other Liabilities	\$ -	\$ -	\$ -	\$ -
n	Total Liabilities	\$ -	\$ -	\$ -	\$ -
Equity Capital					
o	Perpetual preferred stock	\$ -	\$ -	\$ -	\$ -
p	Common Stock	\$ -	\$ -	\$ -	\$ -
q	Surplus	\$ -	\$ -	\$ -	\$ -
r	Undivided Profits	\$ -	\$ -	\$ -	\$ -
s	Tier 1 Capital	\$ -	\$ -	\$ -	\$ -
t	Tier 2 Capital	\$ -	\$ -	\$ -	\$ -
u	Total Equity Capital	\$ -	\$ -	\$ -	\$ -
Income and Expenses					
v	Total Interest Income	\$ -	\$ -	\$ -	\$ -
w	Total Interest Expenses	\$ -	\$ -	\$ -	\$ -
x	Provision for Loan and Lease Losses	\$ -	\$ -	\$ -	\$ -
y	Total Non-Interest Income	\$ -	\$ -	\$ -	\$ -
z	Total Non-Interest Expense	\$ -	\$ -	\$ -	\$ -
aa	Income (loss) before income taxes and extraordinary items and other adjustments	\$ -	\$ -	\$ -	\$ -
bb	Net Income (loss)	\$ -	\$ -	\$ -	\$ -

Financial Health and Viability - MPS Ratios		2010	2011	2012	2013	3-Year Projected Ratios
cc	Tier 1 Leverage Capital Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
dd	Deployment Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ee	Earnings Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
ff	Asset Liability Management Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

H. Loan Portfolio Quality Chart

Instructions: Provide data for the aggregate loan portfolio in the first table. Delinquency is defined as 90+ days past due. Credit Union Applicants should report all delinquencies that fall within from the period "2 to <6 months" up to "12 months and over." The next two sections are optional and allow the Applicant to provide portfolio data for up to two products within the portfolio. Applicants may choose to use these tables to demonstrate how a particular product's delinquency figures impact the overall portfolio. For example in one table the Applicant could summarize the business portfolio and in the 2nd the microenterprise portfolio. Enter loan loss and loan reserve information in the final table. Enter dollar amounts for applicable boxes. Enter information in the green shaded cells only.

Aggregate Portfolio		2009		2008		2007		2006		Weighted Average PAR:
		#	\$	#	\$	#	\$	#	\$	
A	Portfolio Outstanding									
B	Delinquent Portfolio									
C	Total Portfolio-at-Risk (b / a)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	#DIV/0!
Optional Product:		2009		2008		2007		2006		Weighted Average PAR:
		#	\$	#	\$	#	\$	#	\$	
A	Portfolio Outstanding									
B	Delinquent Portfolio									
C	Total Portfolio-at-Risk (b / a)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	#DIV/0!
Optional Product:		2009		2008		2007		2006		Weighted Average PAR:
		#	\$	#	\$	#	\$	#	\$	
A	Portfolio Outstanding									
B	Delinquent Portfolio									
C	Total Portfolio-at-Risk (b / a)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	#DIV/0!

Loan Loss and Loan Reserve History for Aggregate Portfolio		2009	2008	2007	2006	Historic
A	Total Outstanding Loan Portfolio					
B	Net Write-Offs or Net Charge-Offs					
C	Annual Net Loan Loss Ratio (B/A)	0.0%	0.0%	0.0%	0.0%	0.0%
D	Loan Loss Reserve (cash)					
E	Loan Loss Reserve (accrual)					

F	Loan Loss Reserve Ratio ((D + E) / A)	0.0%	0.0%	0.0%	0.0%	0.0%
---	---------------------------------------	------	------	------	------	-------------

I. Equity Investment Portfolio Valuation Chart

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

Investment Portfolio Measures		2006		2007		2008		2009	
		Number	Dollars gained (lost)	Number	Dollars gained (lost)	Number	Dollars gained (lost)	Number	Dollars gained (lost)
A	Total number of Equity Investments and combined value of investments		\$ -		\$ -		\$ -		\$ -
B	Equity Investments exited during the year		\$ -		\$ -		\$ -		\$ -
C	Equity Investments written-off during the year		\$ -		\$ -		\$ -		\$ -
D	Unrealized Gains (losses)		\$ -		\$ -		\$ -		\$ -
E	Realized Gains (losses)		\$ -		\$ -		\$ -		\$ -
F	Target Rate of Return								
G	Actual Rate of Return (During period shown on chart).								