

CDFI Institution Level Report (2012)

I. ORGANIZATIONAL INFORMATION

A. BASIC INFORMATION

Date of Organization's Fiscal Year End	-2012
Organization Type	[REDACTED]
Organizational Structure	[REDACTED]
Year of Organization's Incorporation	[REDACTED]
Year Organization Began Financing Activities	[REDACTED]
FDIC Certification Number, Depository Institution Holding Company Identification Number, or NCUA Charter Number	[REDACTED]
Street Address	[REDACTED]
City	[REDACTED]
State	[REDACTED]
Zip	[REDACTED]
Website Address (if available)	[REDACTED]
1 Name of Person Responsible for Completing the ILR	[REDACTED]
2 Telephone Number of Person Responsible <small>(including Extension if applicable)</small>	[REDACTED] - Ext: [REDACTED]
3 E-mail Address of Person Responsible	[REDACTED]

B. ORGANIZATIONAL STRUCTURE / AFFILIATION

4 Is the Organization Minority Owned or Controlled?	[REDACTED]
5 Is the Organization Women Owned or Controlled?	[REDACTED]
6 Is the Organization a "Faith-Based" Organization?	[REDACTED]
7 Did the Organization Finance or Provide Financial Services to any Religious Institution(s) or Faith-Based Organization(s) During the Reporting Period?	[REDACTED]

C. POPULATIONS AND GEOGRAPHY FINANCED DURING THE REPORTING PERIOD

8 Which of the Following Racial Populations Did the Organization Finance During the Reporting Period?	
* American Indian	[REDACTED]
* Alaska Native	[REDACTED]
* Asian	[REDACTED]
* Black or African American	[REDACTED]
* Native Hawaiian	[REDACTED]
* Other Pacific Islander	[REDACTED]
* White	[REDACTED]
* Other	[REDACTED]

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I	ORGANIZATIONAL INFORMATION
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C	POPULATIONS AND GEOGRAPHY FINANCED DURING THE REPORTING PERIOD
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- 9 Did the Organization Finance any Persons of Hispanic Origin During the Reporting Period?
- 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?

Please Check Here to Confirm That the Table Below is Complete

12 [Native American Community Activities](#)

D.	STAFF AND CONSULTANTS: # OF FULL-TIME EQUIVALENTS (FTEs)
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	Total Staff and Consultant Activity Breakout	Staff and Consultants
13	FTEs Dedicated to Lending/Investing	
14	FTEs Dedicated to Development Services	
15	FTEs Dedicated to Financial Services Other than Lending/Investing	
16	FTEs Dedicated to Administration and Other Activities	
17	Total FTEs	=
18	Consultant/Contractor FTEs	

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II. FINANCIAL POSITION

A. LENDING/INVESTING POOL

Please Check Here to Confirm That the Table Below is Complete

19 [Investment Capital Table](#)

20 [Investment Capital Summary Table](#)

21 Off-Balance Sheet Resources Committed to the Organization for Lending/Investing. \$

B. FINANCING COMMITMENTS THE ORGANIZATION HAS MADE TO ITS BORROWERS/INVESTEES

22 Financing Commitments to Borrowers/Investees at Reporting Period End \$

C. SUMMARY BALANCE SHEET INFORMATION AS OF THE REPORTING PERIOD END

23 Cash and Cash Equivalents Available for Operating Expenses \$

24 Current Assets \$

25 Loss Reserves

a. Loan Loss Reserve -- Accrual \$

b. Loan Loss Reserve -- Cash \$

c. Depository Loss Reserves \$

26 Total Assets \$

27 Current Liabilities \$

28 Total Liabilities \$

29 Shareholders Equity, Net Assets, or Net Worth \$ =

D. SUMMARY INCOME AND EXPENSE STATEMENT INFORMATION

Please Check Here to Confirm That the Table Below is Complete

30 [Contributed Operating Revenue Table](#)

EARNED REVENUE

31 Interest Income Earned on Portfolio \$

32 Fee Income Earned from Lending Portfolio and Retail Financial Services \$

33 Interest Earned on Cash & Marketable Securities \$

34 Contract, Training and Consulting Income \$

35 Other Earned Revenue \$

36 Total Earned Revenue \$ =

37 Total Operating Revenue (before gains/losses) \$ =

GAINS AND LOSSES (Realized/Unrealized)

38 Gains/Losses on Equity Investments \$

39 Gains/Losses - Other \$

40 Total Gains/Losses (Realized and Unrealized) \$ =

TOTAL REVENUE

41 Total Operating Revenue (after gains/losses) \$ =

42 Total Non-Operating Revenue \$

43 Total Revenue \$ =

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II. FINANCIAL POSITION

D. SUMMARY INCOME AND EXPENSE STATEMENT INFORMATION

EXPENSES

44	Interest Expense	\$	
45	Loan Loss Provision	\$	
46	Salaries and Benefits for Staff	\$	
47	Professional Fees	\$	
48	Other Operating Expenses	\$	
49	Total Pre-Tax Operating Expenses	\$	=
50	Total Non-Operating Expenses	\$	
51	Total Expenses	\$	=
52	Dividends Paid Out (For-Profit CDFIs and Credit Unions only)	\$	
53	Estimated Value of Additional Expenses	\$	

PRIOR YEAR REVENUE AND EXPENSES

54	Total Revenue in the Fiscal Year Prior to the Current Reporting Period	\$	
55	Total Revenue in the Fiscal Year Two Years Prior to the Current Reporting Period	\$	
56	Total Expenses in the Fiscal Year Prior to the Current Reporting Period	\$	
57	Total Expenses in 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?												
	Please Check Here to Confirm That the Table Below is Complete												
59	Loans/Investments Originated Table												
60	Amount of Loans/Investments Originated in Community Facilities	\$											
61	Amount and Number of Loans/Investments Originated in Approved Target Market		<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr><th style="width: 50%;">Amount (\$)</th><th style="width: 50%;">Number (#)</th></tr> </thead> <tbody> <tr><td style="height: 20px;"></td><td style="height: 20px;"></td></tr> </tbody> </table>	Amount (\$)	Number (#)								
Amount (\$)	Number (#)												
	Please Check Here to Confirm That the Table Below is Complete												
62	Portfolio Outstanding Table												
63	Amount of Portfolio Outstanding Invested in Community Facilities	\$											
64	90 Days or More Past Due		<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr><th style="width: 50%;">Amount (\$)</th><th style="width: 50%;">Number (#)</th></tr> </thead> <tbody> <tr><td style="height: 20px;"></td><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td><td style="height: 20px;"></td></tr> <tr style="background-color: #FFF2CC;"><td style="text-align: right;">=</td><td></td></tr> </tbody> </table>	Amount (\$)	Number (#)							=	
Amount (\$)	Number (#)												
=													
65	Total Amount Charged Off												
66	Total Recoveries												
67	Net Amount Charged Off (\$)												

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III. FINANCING

B. LOAN PURCHASES AND SALES

Please Check Here to Confirm That the Table Below is Complete

68 [Loan Purchase Table](#)

Sector Breakout for All Loans Purchased During the Reporting Period

Sector Breakouts	\$ Paid	# Loans
Business Loans		
Commercial Real Estate Loans		
Mortgage Loans		
Other/Unknown Loans		
Totals	=	=

Please Check Here to Confirm That the Table Below is Complete

70 [Loans Sold Table](#)

71 Sector Breakouts for Loans Sold During the Reporting Period

Sector Breakouts	Presale Book Value	Presale Book Value of Guaranteed Portion
Business Loans		
Commercial Real Estate Loans		
Mortgage Loans		
Other/Unknown Loans		
Totals	=	=

C. OTHER FINANCING ACTIVITIES

OTHER FINANCING ORIGINATED	Amount (\$)	Number (#)
72 Loan Guarantees		
73 Loans/Investments Underwritten for Other Organizations		
74 Loans/Investments Serviced for Other Organizations		
OTHER FINANCING OUTSTANDING	Amount (\$)	Number (#)
75 Loan Guarantees		
76 Loans/Investments Underwritten for Other Organizations		
77 Loans/Investments Serviced for Other Organizations		

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IV. COMMUNITY DEVELOPMENT IMPACTS

78	Will you Provide the Following Impact Data in a Transaction Level Report? If Yes, Skip this Section	
79	Type of Jobs Reported	
80	Jobs in Portfolio Businesses at Origination	
81	Net Change in Jobs	
82	Source of Job Estimates	
	Source of Job Estimates - Other	
83	Projected Number of Housing Units Assisted	
84	Projected Number of Affordable Housing Units Assisted	
85	Number of First-Time Homebuyers	
86	Capacity of Community Facilities	
	A. Educational	
	B. Childcare	
	C. Healthcare	
	D. Arts Center	
	E. Other	
87	Projected Square Feet of Commercial Real Estate Property Developed	
88	Number of Equity Investments Held for 12 Months or More	
89	Number of Equity Investments Held for 12 Months or More That Have Decreased in Value in the Organization's Prior Fiscal Year	
90	Other Impacts (1) (Description, #)	Not Applicable:
	Description	
	Number of Units	
91	Other Impacts (2) (Description, #)	Not Applicable:
	Description	
	Number of Units	
92	Did the Organization Introduce Any New Products or Services During the Reporting Period?	
93	Lending/Investing with Other Certified CDFIs	
94	Lending/Investing with CDEs	

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V. DEVELOPMENT SERVICES

Types of Development Services Provided During the Reporting Period:

Affordable Housing

95	Housing Technical Assistance	[REDACTED]
96	Homeownership Counseling	[REDACTED]

Economic Development

97	Business Technical Assistance	[REDACTED]
98	Real Estate Technical Assistance	[REDACTED]

Consumer Development

99	Credit Counseling	[REDACTED]
100	Financial Education	[REDACTED]

Other Services

101	Other Services (Not Included Above)	[REDACTED]
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List the Types of Services Provided

Number of Development Services Clients - CDFI Fund Programmatic Priority (Totals Only)

102 Total Number of Development Services Clients Served (Organization / Other Development Services Providers)

Organization		[REDACTED]
Other Providers		[REDACTED]

		Total Clients
103	Affordable Housing	
	Organization	[REDACTED]
	Other Providers	[REDACTED]
104	Economic Development	
	Organization	[REDACTED]
	Other Providers	[REDACTED]
105	Consumer Development	
	Organization	[REDACTED]
	Other Providers	[REDACTED]
106	Other Services (Not Included Above)	
	Organization	[REDACTED]
	Other Providers	[REDACTED]
107	Number of American Indians, Alaska Natives and Native Hawaiians Served (Native American Community)	[REDACTED]

VI. INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAs)

108	Total Amount of All Open IDAs	\$ [REDACTED]
109	Total Number of Individual Development Accounts Open	[REDACTED]

Please Check Here to Confirm That the Table Below is Complete

110 [IDA Withdrawal Purpose Table](#)

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VII. AWARD COMPLIANCE

A. 2005 - 2011 TECHNICAL ASSISTANCE AWARDEES

111 [Expended Funds / Completed Activities Table](#)

112 Date by Which the Organization Received Notice from the Appropriate Agency Establishing the New Entity as a Legal Entity
 Name of Legal Entity
 EIN of Legal Entity

B. 2005-2011 Financial Assistance and Native Initiative with Financial Assistance Awardees

Portfolio at Risk (PAR) Ratio

	Amount (\$)	Number (#)
113 Total Loans Outstanding		
114 90 Days or More Past Due		

Native Initiatives Deployment of Resources

115 Total Amount Deployed in Target Market during the Reporting Period

Equity Investments

116 Number of Equity Investments Held for 12 Months or More

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

C. 2007 FINANCIAL ASSISTANCE AWARDEES

118 Total Amount deployed in 2007 Target Market during the Reporting Period

119 Total Amount deployed in 2007 Hot Zone during the Reporting Period

D. 2008 FINANCIAL ASSISTANCE AWARDEES

120 Total Amount deployed in 2008 Target Market during the Reporting Period

121 Total Amount deployed in 2008 Hot Zone during the Reporting Period

E. 2009 FINANCIAL ASSISTANCE AWARDEES

122 Total Amount deployed in 2009 Target Market during the Reporting Period

F. 2010 FINANCIAL ASSISTANCE AWARDEES

123 Total Amount deployed in 2010 Target Market during the Reporting Period

G. 2011 FINANCIAL ASSISTANCE AWARDEES

124 Total Amount deployed in 2011 Target Market during the Reporting Period

VIII. DATA COLLECTION AND TRACKING SYSTEMS

125 Loan Portfolio Software
 Other

126 Borrower Characteristics Software
 Other

127 Community Development Impact Software
 Other

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IX. CREDIT REPORTING AGENCIES USED

128	Credit Scores		
129	Reporting Agency		
	* Equifax		
	* Experian		
	* TransUnion		
130	Does the Organization Report Loan Repayment Data to at Least One of the Credit Reporting Agencies?		
131	What Types of Loan Repayment Data Does the Organization Report?		
132	How Often Does the Organization Report to the Credit Reporting Agency(ies)?		

X. ILR FEEDBACK

133	Is the Organization Required to Have a Single Audit Pursuant to OMB Circular A-133?		
134	Success Story		
135	Comments		

XI. SUMMARY RATIOS

CIIS will display results for ratios when complete data is provided. The ratio may change during the cleansing process.

136	Operating Liquidity Ratio		
137	Portfolio at Risk		%
138	Equity Investments Ratio		%
139	Average Net Revenue	\$	
140	Net Asset Ratio		%
141	Capital Liquidity Ratio		
142	Self-Sufficiency Ratio		%
143	Prompt Correct Action (PCA) Net Worth Ratio		
144	Tier 1 Leverage Ratio		
145	Net Loans & Leases to Deposits Ratio		

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CERTIFICATION STATEMENT

Prior to the CDFI Fund accepting the data submitted by an Awardee/Allocatee, the user must certify, on behalf of the organization, to the following:

CIIS DATA SUBMISSION

- 1 The person(s) entering the data and making these certifications has been authorized, by the organization for which the data is input, to enter the data and make the certifications.
- 2 The institution-level and transaction-level data to be submitted to the CDFI Fund through CIIS is true, accurate, and complete, and accurately represents the activities and/or performance of the organization for which data is input.

ASSURANCES

- 1 If the Awardee received a 2003 or 2004 Native American Technical Assistance (NATA), Native American CDFI Development (NACD) award, or Native American CDFI Assistance (NACA) award, 50 percent or more of the Awardee's or the Awardee's Partner's activities primarily serve Native American, Alaska Native and/or Native Hawaiian communities.
- 2 If the Awardee has received an award from the CDFI Fund, none of the proceeds of said award has been used to engage in the lobbying of the Federal Government or in litigation against the United States unless authorized under existing law.
- 3 If the organization has transferred any portion of its NMTC allocation authority to a subsidiary Allocatee and said subsidiary Allocatee has issued a Qualified Equity Investment (QEI), the Allocatee hereby certifies that said subsidiary Allocatee has obtained an unqualified opinion on its most recently completed audited financial statement. The certification applies to the year in which the subsidiary Allocatee issued the QEI and each year thereafter until termination of the Allocation Agreement.

REPRESENTATIONS AND WARRANTIES

The Awardee/Allocatee hereby represents and warrants to the CDFI Fund the following, as applicable:

- 1 Organization, Standing and Powers. The Awardee is a validly existing Tribal Government or Alaska Native Village Government, or an entity validly existing and in good standing under federal law or the laws of the state or Tribe of its legal formation, and has all requisite power and authority to own and operate its assets and properties, to carry on its business as it is now being conducted and to carry out its proposed, hereby authorized use(s) of the Assistance provided pursuant to an Assistance Agreement.
- 2 Qualification. The Awardee is duly qualified, in good standing and authorized to transact business in each jurisdiction where the conduct of the Awardee's business, the carrying out of its authorized use(s) of the Assistance or the ownership of its assets and properties requires such qualification, or, if not so qualified, the Awardee's failure to so qualify shall not have a material adverse effect on the Awardee, its financial condition or operations and will not impair the Awardee's ability to carry out its authorized use(s) of the Assistance or its right to enforce any material agreement to which it is a party.
- 3 Litigation. The Awardee has neither actual nor constructive knowledge of any suit, action, proceeding or investigation pending or threatened that questions the validity of the Assistance Agreement including, but not limited to, the carrying out of the authorized use(s) of the Assistance.
- 4 Disclosure. Neither the Assistance Agreement nor any attachment thereto, nor any certification or other document referenced or incorporated therein and furnished to the CDFI Fund by the Awardee contains any untrue statement of a material fact or omits to state a material fact necessary in order to make the statements contained herein or therein, in light of the circumstances under which they were made, not misleading. The Awardee has disclosed, in writing, to the CDFI Fund all facts that might reasonably be expected to result in a material adverse effect upon the Awardee's ability either to conduct its principal business or to carry out its authorized use of the Assistance. The Awardee has not knowingly and willfully made or used a document or writing containing any false, fictitious or fraudulent statement or entry as part of its correspondence or communication with the CDFI Fund. The Awardee acknowledges, under 18 U.S.C. section 1001, that if it knowingly and willfully makes or uses such document or writing it or its employee(s) or agents shall be fined or imprisoned for not more than five years, or both.

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CERTIFICATION STATEMENT

REPRESENTATIONS AND WARRANTIES

- 5 Taxes; Debts; Bankruptcy. The Awardee is not delinquent on any debts owed to Federal, State, local or Tribal governments including, but not limited to, amounts due under the Internal Revenue Code, and has never filed for bankruptcy nor had a conservator appointed. The Awardee has neither actual nor constructive knowledge of any pending or anticipated bankruptcy filings or conservatorship appointments on its behalf.
- 6 Debarment, Suspension and Other Responsibility Matters. Pursuant to 31 C.F.R. 19.335, neither the Awardee nor any of its principals (as defined by 31 C.F.R. 19.995): (a) are presently excluded or disqualified from covered transactions by any Federal department or agency; (b) within the three-year period preceding the date of the Assistance Agreement, have been convicted of or had a civil judgment rendered against them for any of the offenses listed in 31 C.F.R. 19.800(a); (c) are presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses listed in 31 C.F.R. 19.800(a); or (d) within the three-year period preceding the date of the Assistance Agreement, have had one or more public transactions (Federal, State, or local) terminated for cause or default.

COVENANTS AND AGREEMENTS OF THE AWARDEE

Until the termination of the Assistance Agreement, the Awardee shall duly perform and observe each and all of the following covenants and agreements:

- 1 Compliance with Government Requirements. In carrying out its responsibilities pursuant to the Assistance Agreement, the Awardee shall comply with all applicable Federal, State, local and Tribal laws, regulations, ordinances, Office of Management and Budget (OMB) Circulars, and Executive Orders.
- 2 Fraud, Waste and Abuse. If the Awardee becomes aware at any time of the existence or apparent existence of fraud, waste or abuse of Assistance provided pursuant to the Assistance Agreement, the Awardee shall promptly report such incidence(s) to the Office of Inspector General of the U.S. Department of the Treasury and/or the CDFI Fund.
- 3 Retention of Records. The Awardee shall comply with all record retention requirements set forth in OMB Circular A-110, Uniform Administrative Requirements for Grants and Agreements with Institutions of Higher Education, Hospitals and Other Non-Profit Institutions, and OMB Circular A-102, Grants and Cooperative Agreements with State and Local Governments. Pursuant to this Circular, the Awardee shall retain all financial records, supporting documents, statistical records and any other records pertinent to the Assistance for a period of three years after the conditions for termination have all been met.
- 4 Equal Credit Opportunity Act. The Awardee shall provide its products and services in a manner that is consistent with the Equal Credit Opportunity Act (15 U.S.C. section 1691), to the extent that the Awardee is subject to the requirements of such Act.
- 5 Certain Insider Activities. The Awardee shall comply with the restrictions on Insider activities set forth in the CDFI Program Regulations (at 12 CFR section 1805.807).
- 6 Certification. If the Awardee is a certified CDFI, the organization continues to meet the eligibility requirements for certification as a CDFI. If the Allocatee is a certified CDE, the organization continues to meet the eligibility requirements for certification as a CDE. The term "Organization" shall include the Allocatee and all of its subsidiary Allocatees, if applicable. As applicable, the Awardee/Allocatee maintains its existence as an Insured Credit Union, an Insured Depository Institution, or a Depository Institution Holding Company, as defined by the Appropriate Federal Banking Agency.
- 7 Applicability of Criminal Provisions. The criminal provisions of 18 U.S.C. section 657 regarding embezzlement or misappropriation of funds are applicable to all Awardees and Insiders.
- 8 Compliance with Non-Discrimination Statutes. The Awardee shall comply with all Federal statutes relating to non-discrimination, including, but not limited to: Title VI of the Civil Rights Act of 1964; Title IX of the Education Amendments of 1972; Section 504 of the Rehabilitation Act of 1973; the Age Discrimination Act of 1975; the Drug Abuse Office and Treatment Act of 1972; the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970; section 523 and 527 of the Public Health Service Act of 1912; and Title VIII of the Civil Rights Act of 1968.

If the Awardee / Allocatee is unable to comply with all applicable certifications, the organization must advise the CDFI Fund as such in writing in reasonable detail. Such correspondence should be addressed to the CDFI Fund's Grants Manager at grantsmanagement@cdfi.treas.gov.

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12 Native American Community Activities

Name of Native American Community	% of Total Financing
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19 Investment Capital Table

Source of Capital	Type of Capital	Amount	Interest Rate	Remaining Term (in months)	Origination Date	Maturity Date
Debt Subtotal						
Grand Total						

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20 Investment Capital Summary Table

Type of Capital	Amount	Percentage of Total Capital	Weighted Average Interest Rate of Debt	Weighted Average Term (months) for Debt
Debt Subtotal				
Grand Total				

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30 Contributed Operating Revenue Table

Type of Donor	Amount
Total	

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59 Loans/Investments Originated Table

Transaction Type	Purpose	Total Project Cost	\$ Originated	# Originated
Totals				

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62 Portfolio Outstanding Table

Transaction Type	Purpose	\$ Outstanding	# Outstanding
Totals			

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68 Loan Purchase Table

Purchase #	Purchase Date	Total \$ Paid	Total # Loans	Presale Book Value
Totals				

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70 Loans Sold Table

Buyer Organization Name	Total # Sold	Presale Book Value of Sale	Sale Price
Total			

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110 IDA Withdrawal Purpose Table

Purpose	Number	Amount
Totals		

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111 Expended Funds / Completed Activities Table

Award Control Number	Expended All TA Funds?	Date TA Funds Expended	Completed All TA Activities?	Date TA Activities Completed
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CDFI Institution Level Report (2012)

Notes

Question No.	User	Date	Note
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