

FY 2020 CDFI Program & NACA Program - shared fa + TA Application Appendices

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CDFI FUND

U.S. Department of the Treasury

Contents

[INTRODUCTION 2](#_Toc17305409)

[Appendix A: AAT Compliance Risk Evaluation Questions 3](#_Toc17305410)

[Appendix B(i): Required Application Financial Data Inputs: Unregulated Applicants 7](#_Toc17305411)

[Appendix B(ii): Required Application Financial Data Inputs: Credit Union Applicants 10](#_Toc17305412)

[Appendix B(iii): Required Application Financial Data Inputs: Bank and Bank Holding Company Applicants 16](#_Toc17305413)

# INTRODUCTION

This document contains all shared Financial Assistance (FA) and Technical Assistance (TA) application common appendices, including:

* Appendix A: AAT Compliance Risk Evaluation Questions
* Appendix B: Application Financial Data Inputs
* Appendix B(i): Application Financial Data Inputs: Unregulated Applicants
* Appendix B(ii): Application Financial Data Inputs: Credit Union Applicants
* Appendix B(iii): Application Financial Data Inputs: Bank and Bank Holding Company Applicants

## Appendix A: AAT Compliance Risk Evaluation Questions

|  | Applicant Question | Answers |
| --- | --- | --- |
| Note: all written justifications for Compliance Questions have a 1,500 character limit, with the following exception. If applicable, justifications for Questions C5.1, C5.2, C6.1, C7.1, and/or C.16.1 are all to be provided in the “Conditionally Required Responses” text box, which has a 5,000 character limit. |
| C1 | Does the CDFI generate externally reviewed, regulator reviewed, or audited financial statements annually?  | * Annual externally reviewed financial statements;
* Annual regulator reviewed financial statements;
* Annual audited financial statements;
* None of the above
 |
| C2 | Identify the number and describe (if prompted) any audit findings or regulatory findings for your CDFI or any of its affiliates or parent company from the last three fiscal years and how your CDFI addressed them).  Applicants that do not identify qualified audit opinions or regulatory findings at the time of application and are later determined to have withheld this information from the CDFI Fund either intentionally or inadvertently will be evaluated negatively.  | * Not applicable
* 0 qualified opinions, adverse opinions, audit findings, or MRAs/DORs;
* 1 qualified opinion;
* 2 or more qualified opinions;
* 1 audit finding;
* 2 or more audit findings;
* 1 adverse opinion, MRAs/DORs (for regulated institutions)
* 2 or more adverse opinions, MRAs/DORs (for regulated institutions)
 |
| C3 | What kind of accounting system does this CDFI use to manage its portfolio?  | * No system;
* Paper-based system;
* Microsoft Excel-based system;
* Enterprise accounting software;
* Other
 |
| C4 | Are externally reviewed financial statements or audited financial statements completed annually within 180 days of the fiscal year end?  | * Yes
* No
 |
| C5 | Has the CDFI received any federal, state, or local government financial assistance in the last ten fiscal years?  | * Yes
* No
 |
| C5.1 | ***[Conditionally Required]*** *If this CDFI has received federal, state, or local government assistance in the last ten fiscal years, does this CDFI maintain a record of all federal, state, or local government assistance received?*  | * Yes
* No (provide explanation in the “Conditionally Required Responses” text box at bottom of this page)
* N/A
 |
| C5.2 | ***[Conditionally Required]*** *If this CDFI has received federal government assistance that required a Single Audit (A-133) report in the last ten fiscal years, has this CDFI submitted a Single Audit (A-133) to the federal agencies from which it has received financial assistance in the last ten fiscal years?*  | * Yes
* No (provide explanation in the “Conditionally Required Responses” text box at bottom of this page)
* N/A
 |
| C6 | Does this CDFI have formal and written policies and procedures for complying with and completing federal, state, or local government financial assistance agreement requirements?  | * Yes
* No
 |
| C6.1 | ***[Conditionally required]*** *If the CDFI has not yet established policies and procedures to comply with federal, state, or local government financial assistance reporting requirements, how long will this CDFI need to do so?*  | * N/A
* 6 months or less;
* 1 year or less; or
* More than 1 year
* (if needed, provide explanation in the “Conditionally Required Responses” text box at bottom of this page)
 |
| C7 | Does this CDFI maintain staff whose roles and responsibilities include complying with and completing federal, state, or local government financial assistance requirements?  | * Yes
* No
 |
| C7.1 | ***[Conditionally required]*** *If this CDFI does not maintain staff, is the CDFI prepared to designate these responsibilities to specific staff members, should it receive an award?*  | * Yes
* No (provide explanation in the “Conditionally Required Responses” text box at bottom of this page)
* N/A
 |
| C8 | Has this CDFI defaulted on any federal credit instrument in the last ten fiscal years?  | * Yes
* No
 |
| C9 | Has the CDFI failed to expend any award funds in a timely manner as required by any of federal, state, or local government agreements, or contracts?  | * Yes
* No
 |
| C10 | Has the CDFI developed formal and written policies and procedures to oversee the quality of its investments and loan portfolio?  | * Yes
* No
 |
| C11 | Has the CDFI had a tax lien imposed in the last ten fiscal years, due to delinquent taxes or failure to pay taxes owed by the entity?  | * Yes
* No
 |
| C12 | Has your CDFI or any of its affiliates or parent company filed bankruptcy over the last ten fiscal years? If so, please describe the circumstances and current status. | * Yes
* No
 |
| C13 | ***[Conditionally required if prior or current CDFI Recipient]*** *Does the CDFI have policies and procedures in place to notify its Board of Directors or governing body of new and existing federal, state, or local government requirements? If no, please describe.­­* | * Yes
* No
* N/A
 |
| C14 | ***[Conditionally Required if prior or current CDFI Recipient]*** *Is the CDFI required to measure and report on progress toward its Performance Goals and Measures (PG&Ms) to the CDFI’s Board of Directors or governing body at least annually?*  | * Yes
* No
* N/A
 |
| C15 | ***[Conditionally Required if prior or current CDFI Recipient]*** *How frequently is the CDFI required by its policies and procedures to self-evaluate and track performance on PG&Ms?*  | * Annually or more frequently
* Less than once per year
* Not required
 |
| C16 | Does the CDFI have financial covenants or other performance requirements with third-party funders?  | * CDFI has accepted funding that included financial covenants or performance requirements from 3rd party funders;
* CDFI has not accepted funding that included financial covenants or performance requirements from 3rd party funders; or
* CDFI does not have any 3rd party funders
 |
| C16.1 | ***[Conditionally Required]*** *If the CDFI has financial covenants or requirements with third-party funders, how frequently does the CDFI internally measure and report compliance?*  | * More frequently than annually;
* Annually;
* Less frequently than annually;
* Not internally monitored or reported by the CDFI
* N/A
* (If needed, provide explanation in the “Conditionally Required Responses” text box at bottom of this page)
 |
| C17 | Indicate if your CDFI has ever formally defaulted on any outstanding debt. Applicants must verify this information correctly in this application question. Applicants that do not identify defaulted debt at the time of application and are later determined to have withheld this information from the CDFI Fund either intentionally or inadvertently will evaluated negatively. If yes, provide a narrative explaining the situation and how it was remedied. Identify when the default occurred. | * Yes
* No
 |
| C18 | Does the CDFI’s information technology infrastructure support an accounting system?  | * Yes
* No
 |
| C19 | Does the CDFI have a delinquent loan management policy?  | * Yes
* No
 |
| C20 | In the last fiscal year, has the CDFI had one or more missed or overdue payments to any of its funders?  | * Yes
* No
 |
| Conditionally Required Responses: If your answers to Compliance Questions C5.1, C5.2, C6.1, C7.1 and/or C16.1 above require additional explanation or context, please provide response(s) below. (5,000 character limit)  |

## Appendix B(i): Required Application Financial Data Inputs: Unregulated Applicants

| **#** | **Field Name** | **Data Type** | **Section** |
| --- | --- | --- | --- |
|  | Unrestricted Cash & Cash Equivalents ($) | Dollar Amount ($) | Assets |
|  | Cash Restricted for Operations ($) | Dollar Amount ($) | Assets |
|  | Other Real Estate Owned (OREO) ($) | Dollar Amount ($) | Assets |
|  | Current Assets ($) | Dollar Amount ($) | Assets |
|  | Allowance for Loan and Lease Losses ($) | Dollar Amount ($) | Assets |
|  | Total Assets ($) | Dollar Amount ($) | Assets |
|  | Total Current Liabilities ($) | Dollar Amount ($) | Liabilities |
|  | Unrestricted Net Assets ($) | Dollar Amount ($) | Net Assets |
|  | Available Financing Capital ($) | Dollar Amount ($) | Net Assets |
|  | Total Financing Capital ($) | Dollar Amount ($) | Net Assets |
|  | Total Net Assets or Equity ($) | Dollar Amount ($) | Net Assets |
|  | Interest Revenue ($) | Dollar Amount ($) | Income |
|  | Earned Revenue ($) | Dollar Amount ($) | Income |
|  | Operating Revenue ($) | Dollar Amount ($) | Income |
|  | Government Grants ($) | Dollar Amount ($) | Income |
|  | Total Revenue ($) | Dollar Amount ($) | Income |
|  | Interest Expense ($) | Dollar Amount ($) | Expenses |
|  | Operating Expenses ($) | Dollar Amount ($) | Expenses |
|  | Non-cash Expenses ($) | Dollar Amount ($) | Expenses |
|  | Total Expenses ($) | Dollar Amount ($) | Expenses |
|  | Total On-Balance Sheet Loan Portfolio ($) | Dollar Amount ($) | Loan Portfolio |
|  | Total On-Balance Sheet Loan Portfolio (#) | Number Amount (#) | Loan Portfolio |
|  | Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($) | Dollar Amount ($) | Loan Portfolio |
|  | Commitments ($) | Dollar Amount ($) | Loan Portfolio |
|  | On-Balance Sheet Loans Closed ($) | Dollar Amount ($) | Loan Portfolio |
|  | On-Balance Sheet Loans Closed (#) | Number Amount (#) | Loan Portfolio |
|  | On-Balance Sheet Loans Closed in Eligible Market and/or Target Market ($) | Dollar Amount ($)  | Loan Portfolio |
|  | % of On-Balance Sheet Loans Closed in an Eligible Market (% - calculated value, no data input) | Percent (%) | Loan Portfolio |
|  | Charge-offs ($) | Dollar Amount ($) | Loan Portfolio |
|  | Charge-offs (#) | Number Amount (#) | Loan Portfolio |
|  | Troubled Debt Restructuring ($) | Dollar Amount ($) | Loan Portfolio |
|  | Recoveries ($) | Dollar Amount ($) | Loan Portfolio |
|  | Recoveries (#) | Number Amount (#) | Loan Portfolio |
|  | Loans 90 Days (or more) Past Due ($) | Dollar Amount ($) | Loan Portfolio |
|  | Loans 90 Days (or more) Past Due (#) | Number Amount (#) | Loan Portfolio |
|  | Loans Delinquent 61 to 90 days ($) | Dollar Amount ($) | Loan Portfolio |
|  | Loans Delinquent 61 to 90 days (#) | Number Amount (#) | Loan Portfolio |
|  | On-Balance Sheet Loan Guarantees Made ($) | Dollar Amount ($)  | Loan Portfolio |
|  | On-Balance Sheet Loan Guarantees Made in Eligible Market and/or Target Market ($) | Dollar Amount ($) | Loan Portfolio |
|  | Total On-Balance Sheet Loan Guarantees Outstanding ($) | Dollar Amount ($) | Loan Portfolio |
|  | Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($) | Dollar Amount ($) | Loan Portfolio |
|  | Equity Investments Exited this Year ($) | Dollar Amount ($) | Equity Portfolio |
|  | Equity Investments Exited this Year (#) | Number Amount (#) | Equity Portfolio |
|  | Equity Investments Written-Off this Year ($) | Dollar Amount ($) | Equity Portfolio |
|  | Equity Investments Written-Off this Year (#) | Number Amount (#) | Equity Portfolio |
|  | Total Equity Investments Portfolio ($) | Dollar Amount ($) | Equity Portfolio |
|  | Total Equity Investments Portfolio (#) | Number Amount (#) | Equity Portfolio |
|  | Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($) | Dollar Amount ($) | Equity Portfolio |
|  | Total Equity Investments Closed ($)        | Dollar Amount ($) | Equity Portfolio |
|  | Total Equity Investments Closed in Eligible Market and/or Target Market ($) | Dollar Amount ($)  | Equity Portfolio |
|  | Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving Eligible Markets and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($) | Dollar Amount ($) | N/A |
|  | 1. On-Balance Sheet Loans closed in PPC serving Eligible Market and/or Target Market ($)
 | Dollar Amount ($) | N/A |
|  | 1. Total Equity Investments closed in PPC serving Eligible Market and/or Target Market ($)
 | Dollar Amount ($) | N/A |
|  | 1. Loan Guarantees made in PPC serving Eligible Market and/or Target Market ($)
 | Dollar Amount ($) | N/A |
|  | Total On-Balance Sheet Financial Products closed in Opportunity Zones serving Eligible Markets and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($) | Dollar Amount ($) | N/A |
|  | 1. On-Balance Sheet Loans closed in Opportunity Zones serving Eligible Market and/or Target Market ($)
 | Dollar Amount ($) | N/A |
|  | 1. Total Equity Investments closed in Opportunity Zones serving Eligible Market and/or Target Market ($)
 | Dollar Amount ($) | N/A |
|  | 1. Loan Guarantees made in Opportunity Zones serving Eligible Market and/or Target Market ($)
 | Dollar Amount ($) | N/A |

## Appendix B(ii): Required Application Financial Data Inputs: Credit Union Applicants

Note for Credit Union Applicants: Regulated Applicants should not use information from audited financial statements. Instead, Regulated Applicants should use information from their respective call reports to complete the historic year financial data records. The crosswalk below matches fields required in AMIS to inputs in the National Credit Union Administration’s Call Report Form 5300 (5300) and the Financial Performance Report (FPR).

|  |  |
| --- | --- |
| AMIS Inputs | Equivalent 5300 or FPR Data Location |
| **Assets** | **5300 Account Number** | **FPR Reference** |  **5300 Table Number** |
| Allowance for Loan and Lease Losses ($) | 719 ; Page 2 item 16 | Page 1 (Allowance for Loans & Leases) | FS220 |
| Total Assets ($) | 010 ; Page 2 item 23 | Page 1 (Total Assets) | FS220 |
| **Liabilities** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
|  Total Borrowings ($) | 860C ; Page 3 item 6 | Page 5 (Other Borrowings + Other Notes, Promissory Notes, Interest Payable, and Draws Against Lines of Credit + Borrowing Repurchase Transactions + Subordinated Debt + Uninsured Secondary Capital and Subordinated Debt included in NW) | FS220 |
| **Shares/Deposits** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total Shares and Deposits ($) |  018 ; Page 3 item 18 | Page 1 (Total Shares & Deposits) | FS220  |
| **Net Worth** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total Net Worth ($) | 997 ; Page 12 item 8 | Page 5 (Total Net Worth) | FS220A |
| **Income/Revenue** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total Interest Income ($) | 115 ; Page 5 Item 5 |  Page 6 (Total Interest Income) | FS220A |
| Net Income ($) |  661A ; Page 5 item 31 | Page 6 (Net Income) | FS220A |
| **Expenses** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total Interest Expense ($) | 350 ; Page 5 item 9 | Page 6 (Total Interest Expense) | FS220A |
| **Loan Portfolio** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total On-Balance Sheet Loan Portfolio ($) | 025B; Page 2 item 15 |  Page 4 (Total Loans & Leases) | FS220 |
| Total On-Balance Sheet Loan Portfolio (#) | 025A; Page 2 item 15 |  There is no corresponding FPR reference. ***Use corresponding term defined for Unregulated Applicants above.*** | FS220 |
| Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| On-Balance Sheet Loans Closed ($) | 031B ; Page 6 item 15 |  There is no corresponding FPR reference. ***Use corresponding term defined for Unregulated Applicants above.*** | FS220 |
| On-Balance Sheet Loans Closed (#) | 031A ; Page 6 item 15 | There is no corresponding FPR reference.***Use corresponding term defined for Unregulated Applicants above.*** | FS220 |
| On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| % of On-Balance Sheet Loans Closed in an Eligible Market | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. **Calculated value (no data entry): On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($) divided by On-Balance Sheet Loans Closed ($)** |
| Charge-offs ($) | 550 ; Page 10 item 10 | Page 9 (Total Loans Charged Off) | FS220 |
|
| Troubled Debt Restructuring ($) | 1001F ; Page 17 item 1.F |  Page 9 (Total TDR First RE, Other RE, Consumer, and Commercial Loans)  | FS220H |
|
| Recoveries ($) | 551 ; Page 10 item 10 | Page 9 (Total Loans Recovered) | FS220 |
| Loans 60 Days (or more) Past Due ($) | 041B ; Page 8 item 10b (Total Amount of Reportable Delinquent Loans) |  Page 7 ( Total Del Loans - All Types (> = 60 Days)) | FS220 |
| Loans 60 Days (or more) Past Due (#) | 041A ; Page 8 item 10a (Total Number of Reportable Delinquent Loans) | There is no corresponding FPR reference.***CDFI Fund Staff Program Staff Comments:***  The total number (#) of loans 60 or more days past due. Loans should be considered past due if any part of the payment is past due. | FS220A  |
| Total Loans Delinquent 31 to 60 Days ($) | 020B ; Page 8 item 10b (30-59 days) | Page 7 (30 to 59 Days Delinquent) | FS220 |
|
| Total Loans Delinquent 31 to 60 Days (#) | 020A ; Page 8 item 10a (30-59 days) |  There is no corresponding FPR reference.***CDFI Fund Staff Program Staff Comments:*** The total number (#) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due. | FS220 |
| On-Balance Sheet Loan Guarantees Made ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Loan Guarantees Outstanding ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| **Equity Portfolio** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
|  Equity Investments Exited this Year ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***  |
|  Equity Investments Exited this Year (#) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
|  Investments Written-Off this Year ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
|  Investments Written-Off this Year (#) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
|  Total Equity Investments Portfolio ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
|  Total Equity Investments Portfolio (#) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Closed ($)      | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Closed in an Eligible Market and/or Target Market ($)   | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| **Membership** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total Membership (#) | 083 ; Page 7 item 2 |  Page 17 (Num Current Members) | FS220 |
| Total Field of Membership (#) | 084 ; Page 7 item 3 |  Page 17 (Num Potential Members) | FS220 |
| Total Members (%) | (083÷084) ; Page 7 item 2 ÷ Page 7 item 3 |  Page 17 ( % Current Members to Potential Members) | FS220 |
| Total Financial Services Provided in an Eligible Market and/or Target Market (#)  | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.***  |
| **On-Balance Sheet Financial Products Closed in Persistent Poverty Counties** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| On-Balance Sheet Loans closed in PPCs serving an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***  |
| Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. **Calculated value - no data entry.** |
| **On-Balance Sheet Financial Products Closed in Opportunity Zones** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| On-Balance Sheet Loans closed in Opportunity Zones serving an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments closed in Opportunity Zones serving an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Loan Guarantees made in Opportunity Zones serving an Eligible Market and/or Target Market ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Financial Products closed in Opportunity Zones serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($) | There is no corresponding FPR reference.This exact classification not directly defined in 5300 accounts. **Calculated value - no data entry.** |

## Appendix B(iii): Required Application Financial Data Inputs: Bank and Bank Holding Company Applicants

**Note for Bank and Bank Holding Company Applicants:** Regulated Applicants should not use information from audited financial statements. Instead, Regulated Applicants should use information from their respective call reports to complete the historic year financial data records. The crosswalk below provides guidance for completing required data fields in AMIS that are not directly linked to inputs in the UBPR call report.

**Note for Bank Holding Company Applicants:** Bank Holding Company Applicants with a subsidiary bank entity that will make use of the FA Award funds should use financial information of the subsidiary bank entity when completing the Application Financial Data section.

|  |  |
| --- | --- |
| AMIS Inputs | Equivalent UBPR Data Location |
| **Assets** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Unrestricted Cash & Cash Equivalents ($) | UBPR0081  | Page 4 - Noninterest-Bearing Cash and Due From Bank | Schedule RC items 1a (RCFD 0081 = Non-Interest Bearing Balances and Coin and Currency) plus RC item 1b (RCFD 0071 = Interest-bearing balances) | UBPR0081 DESCRIPTION Noninterest-Bearing Cash and Due From Banks NARRATIVE Total currency, coin, and noninterest-bearing balances due from depository institutions. FORMULA ExistingOf(cc:RCFD0081[P0], cc:RCON0081[P0]) |
| Allowance for Loan and Lease Losses ($) | UBPR3123 | Page 4 - Loans and Leases Allowance | Schedule RC item 4c (RCFD 3123) | UBPR3123 DESCRIPTION Loan and Lease Allowance NARRATIVE The allowance for loan and lease losses. FORMULA IF(uc:UBPRC752[P0] = 31,cc:RCFD3123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3123[P0], NULL)) |
|  |  |  |  |  |
| Average Assets ($) | UBPRE878 | Page 4 - Average Assets During Quarter | Schedule RC-K item 9 (RCFD 3368) | UBPRE878 DESCRIPTION Average Assets During Quarter NARRATIVE Average assets for one quarter from Call Report Schedule RC-K. FORMULA IF(uc:UBPR3368[P0] > 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] < 1,uc:UBPR2170[P0], NULL)) |
| Earning Assets ($) | UBPRE123 | Page 4 - Total Earning Assets | Schedule RC items 2a, plus 2b, plus 4d (a. Held-to-maturity securities (from Schedule RC-B, column A) RCFD 1754 -- b. Available-for-sale securities (from Schedule RC-B, column D) RCFD 1773) -- plus d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) RCFD B529  | DESCRIPTION Total Earning Assets NARRATIVE Sum of Net Loans and Leases and Total Investments. FORMULA uc:UBPRE119[P0] + uc:UBPRE122[P0] |
| Total Assets ($) | UBPR2170 | Page 4 - Total Assets | Schedule RC item 12 -RCFD 2170 | UBPR2170 DESCRIPTION Total Assets NARRATIVE Total Assets from Call Report Schedule RC. |
| **Liabilities** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Total Liabilities ($) | UBPRD662 | Page 4 - Total Liabilities (Including Mortgages) | 21. Total liabilities (sum of items 13 through 20) RCFD 2948  | UBPRD662 DESCRIPTION Total Liabilities (Including Mortgages) NARRATIVE Total Liabilities (excluding notes and debentures subordinated to deposits). FORMULA uc:UBPRD119[P0] |
| **Net Assets** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Tier 1 Capital ($) | UBPR8274 | Page 11A - Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines | Schedule RC-R item 26. (sum of items 19 and 25) RCFA 8274  | UBPR8274DESCRIPTION Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines NARRATIVE Tier 1 Capital Allowable Under the Risk-Based Capital GuidelinesFORMULA if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA8274[P0], if(uc:UBPRC752[P0] =41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31 anduc:UBPR9999[P0]>'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01',cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8274[P0], NULL)))))) |
| **Income/ Revenue** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Total Interest Income ($) | UBPR4107 | Page 2 - Total Interest Income (TE) | Schedule RI item ***1***h. = Total interest income (sum of items 1.a.(3) through 1.g) RIAD 4107  | UBPR4107 DESCRIPTION Total Interest Income (TE) NARRATIVE Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets. FORMULA uc:UBPR4010[P0] + cc:RIAD4065[P0] + cc:RIAD4115[P0] + uc:UBPRD398[P0] + ExistingOf(cc:RIAD4069[P0], '0') + cc:RIAD4020[P0] + cc:RIAD4518[P0] + uc:UBPRD405[P0] |
| Net Income ($) | UBPR4340 | Page 2 - Net Income | Net income (loss) attributable to bank, RIAD 4340, NETINC | NET INCOME AFTER APPLICABLE TAXES, NET SECURITIES GAINS OR LO SSES AND EXTRAORDINARY ITEMS IF NETINC ^=. THEN DO; INC\_NET = NETINC; END; |
| **Expenses** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Interest Expense ($) | RIAD4073 | Page 2 - Total Interest Expense | Schedule RI item 2 e. Total interest expense (sum of items 2.a through 2.d) RIAD 4073  | 23 Total Interest Expense 23.1 RIAD4073 |
| **Loan Portfolio** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Total On-Balance Sheet Loan Portfolio ($) | UBPRE386 | Page 7 - Average Total Loans and Leases | RC-K items 6.a.1. Thru b. (RCON 3360) (2) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties RCON 3465 (b) All other loans secured by real estate RCON 3466 3) Loans to finance agricultural production and other loans to farmers RCON 3386 (4) Commercial and industrial loans RCON 3387 (5) Loans to individuals for household, family, and other personal expenditures: a) Credit cards RCON B561 (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON B562 b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs RCFN 3360  | UBPRE386 DESCRIPTION Average Total Loans & LeasesNARRATIVE Average total loans and average lease financing receivables for the first reporting period of the year and for eachsubsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K.  |
| Total On-Balance Sheet Loan Portfolio (#)  | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Loan Portfolio in Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| On-Balance Sheet Loans Closed ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| On-Balance Sheet Loans Closed (#) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| On-Balance Sheet Loans Closed in Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| % of On-Balance Sheet Loans Closed in an Eligible Market | **Calculated value - no data entry.** |
| Charge-offs ($) | UBPR4635 | Page 7 - Gross Credit Losses | Schedule RI-B item C. Column A. - Secured by 1–4 family residential properties in domestic offices: (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit RIAD 5411 RIAD 5412 (2) Closed-end loans secured by 1–4 family residential properties: (a) Secured by first liens RIAD C234 RIAD C217 (b) Secured by junior liens RIAD C235  | UBPR3465 DESCRIPTION UBPR User's Guide Analysis of Credit Allowance and Loan Mix--Page 7 Quarterly Average of Loans Secured by 1-4 Family Residential Properties FORMULA IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2008-03-31',cc:RCON3465[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2008-03-31',cc:RCON3465[P0], NULL)) |
| Recoveries ($) | RIAD4605 | Page 7 – Line 9 of Schedule RI-B, Part I. Charge-offs and Recoveries on Loans and Leases | Schedule RI-B item 9. Total (sum of items 1 through 8) Column B. - Secured by 1–4 family residential properties in domestic offices: (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit RIAD 5411 RIAD 5412 (2) Closed-end | NA |
| Loans 90 Days (or more) Past Due ($) | UBPR1400 | Page 8 - Total Non-Current LN&LS | Schedule RC-N item 9. Total loans and leases (sum of items 1 through 8.b) Column B RCFD 1407 | UBPR1400 DESCRIPTION Total Non-Current LN&LS NARRATIVE The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual. FORMULA uc:UBPRD667[P0] + uc:UBPRD669[P0] |
| Loans 90 Days (or more) Past Due (#) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Loans Delinquent 61 to 90 days ($) | NA | There is no corresponding UBPR concept.  | Schedule RC-N item 9 Column A (30 to 89 days and still accruing…). Total loans and leases (sum of items 1 through 8.b).... RCFD 1406  | NA |
| Loans Delinquent 61 to 90 days (#) | NA | There is no corresponding UBPR concept.  | NA | NA |
| On-Balance Sheet Loan Guarantees Made ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| On-Balance Sheet Loan Guarantees Made in Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Loan Guarantees Outstanding ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Loan Guarantees Outstanding in Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| **Equity Portfolio** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Total Equity Investments Portfolio ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Portfolio (#) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Portfolio in Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Equity Investments Exited this Year ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Equity Investments Exited this Year (#) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Closed ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Closed in Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Investments Written-Off this Year ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Investments Written-Off this Year (#) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Financial Services Provided in Eligible Markets (#) | There is no corresponding UBPR concept. ***Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.***  |
| **On-Balance Sheet Financial Products Closed in Persistent Poverty Counties** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| On-Balance Sheet loans closed in PPCs serving an Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($) | **Calculated value - no data entry.** |
| **On-Balance Sheet Financial Products Closed in Opportunity Zones** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| On-Balance Sheet Loans closed in Opportunity Zones serving an Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments closed in Opportunity Zones serving an Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Loan Guarantees made in Opportunity Zones serving an Eligible Market and/or Target Market ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Financial Products closed in Opportunity Zones serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($) | **Calculated value - no data entry.** |