



FINANCIAL CONDITION MONITORING REPORT
(Follow form instructions)

OMB Approval No.

1559-0044

This Financial Condition Monitoring Report is filed by an Eligible CDFI (ECDFI) that has received a Bond Loan through the Community Development Financial Institutions (CDFI) Bond Guarantee Program. This report must be filed no later than forty-five (45) calendar days after the end of each interim fiscal quarter, and no later than sixty (60) calendar days after the end of the ECDFI's final fiscal year quarter. This report must be signed by the following representatives prior to the stated reporting deadline: either the Chief Executive Officer (CEO) or Chief Financial Officer (CFO) and one approved, designated officer of the reporting ECDFI; and one approved, designated officer of the respective Qualified Issuer (QI).

1. Agency use only: Federal Agency and Program to Which Report is Submitted			2. ECDFI ID		
United States Department of the Treasury, CDFI Fund, Bond Guarantee Program					
3. FFB Bond Identifier	4. QI Name	5. Reporting Period			
		5a. Start		5b. End	
6. ECDFI Name		7. ECDFI EIN			
8. ECDFI Address					
8a. Line 1		8b. Line 2			
8c. City			8d. State / Territory	8e. Zip Code	

9. ECDFI Signatures: By signing this report, we the undersigned CEO or CFO, and approved, Designated Officer of the named ECDFI, attest that the Financial Condition Monitoring Report for the indicated reporting period has been prepared in conformance with the instructions issued by the CDFI Fund and is true and correct to the best of our knowledge and belief.

9a. CEO or CFO Name	9b. Officer Title
9c. Signature of the CEO or CFO	9d. Date (Month/Day/Year)
	___/___/_____
9e. Designated Officer Name	9f. Officer Title
9g. Signature of the Designated Officer	9h. Date (Month/Day/Year)
	___/___/_____
9i. Date on Which ECDFI Submitted Report to QI	___/___/_____

10. QI Signatures: By signing this report, I the undersigned approved, Designated Officer of the named QI, attest that the Financial Condition Monitoring Report and subsequent Quarterly Compliance Checklist for the specified reporting period has been prepared in conformance with the instructions issued by the CDFI Fund and, to the best of my knowledge and belief, is complete, contains reasonable entries, and has been signed by two approved, designated officers of the named ECDFI.

10a. Designated Officer Name	10b. Officer Title
10c. Signature of the Designated Officer	10d. Date (Month/Day/Year)
	___/___/_____
10e. Date on Which QI Submitted Report to Master Servicer/Trustee	___/___/_____

Paperwork Reduction Act Burden Statement

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid Office of Management and Budget (OMB) Approval Number. This form's Approval Number is 1559-0044. Public reporting burden for this collection of information is estimated to average 2.0 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Community Development Financial Institutions Fund, 1500 Pennsylvania Avenue, NW, Washington, D.C. 20220.



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OMB Form No.	ECDFI ID	Reporting Period	
1559-0044	#VALUE!	12/30/99	12/30/99

Note: The form listed below includes selected data points; therefore "total" lines will not necessarily foot.

11. Selected Balance Sheet Information

Assets

11a. Restricted Cash and Cash Equivalents	
11b. Unrestricted Cash and Cash Equivalents	
11c. Loans Receivable	
11d. Current Assets	
11e. Earning Assets (CDFI banks only)	
11f. Loan Loss Reserves	
11g. Total Assets	

Liabilities

11h. Short-Term Notes Payable	
11i. Current Portion of Long-Term Notes Payable	
11j. Current Liabilities	
11k. Off-Balance Sheet Obligations, Contingent Liabilities	
11l. Long-Term Notes Payable	
11m. Total Liabilities	

Net Assets, Equity, Net Worth, and Other

11n. Unrestricted Net Assets, Equity, Net Worth	
11o. Temporarily Restricted Net Assets, Equity, Net Worth	
11p. Permanently Restricted Net Assets, Equity, Net Worth	
11q. Total Net Assets, Equity, Net Worth	
11r. Tier 1 Core Capital (CDFI banks only)	

12. Selected Information from Income Statement and Cash Flows

Income and Other Revenue

12a. Interest Income	
12b. Fee Income	
12c. Other Income	
12d. Grants and Contributions	
12e. Other Operating Revenue, Income	
12f. Non-Operating Revenue, Income	
12g. Total Revenue, Income	

Expenses

12h. Amortization Expense	
12i. Depreciation Expense	
12j. Interest Expense on Deposits (CDFI banks only)	
12k. Provision for Loan Losses	
12l. Operating Expenses	
12m. Interest Expense on Loans	
12n. Tax Expense	
12o. Non-Operating Expenses	
12p. Total Expenses	



CDFI Bond Guarantee Program
Phone: (202) 653-0421 Email: BGP@cdfi.treas.gov



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13. ECDFI Portfolio Quality	Number	Dollar Amount
13a. Unsecured Outstanding Loans		
13b. Loan Commitments During Reporting Period		
13c. Loan Disbursements During Reporting Period		
13d. Loans 30-59 Days Past Due		
13e. Loans 60-89 Days Past Due		
13f. Loans 90 Days or More Past Due		
13g. Restructured and/or Rescheduled Loans, or Troubled Debt Restructuring		
13h. Other Modifications		
13i. Other Real Estate Owned Assets		
13j. Total Nonperforming Assets		
13k. Loans Charged Off During Reporting Period		
13l. Recoveries on Previously Charged Off Loans		

14. Explanatory Comments Regarding Financial Performance During Current Reporting Period



CDFI Bond Guarantee Program
Phone: (202) 653-0421 Email: BGP@cdfi.treas.gov



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15. Quarterly Compliance Checklist

Is the organization on target in its lending and investment activities in accordance with its most recent Capital Distribution Plan?	
Is the organization current on all applicable licenses and Errors and Omissions Insurance certificates?	
Has the organization experienced any changes in senior management or key personnel associated with the CDFI Bond Guarantee Program? (If yes, please submit an updated copy of the organization chart to BGP@cdfi.treas.gov.)	
Has the organization identified any actual or perceived conflicts of interest that could arise from performing its designated role in the Bond Guarantee Program?	
Have there been any modifications to the following policies/procedures since the most recent quarterly compliance review: credit/loan underwriting, closing requirements, ethics/conflict of interest, portfolio monitoring/asset management, and internal controls? (If yes, please submit an updated copy of the applicable policies and procedures to BGP@cdfi.treas.gov.)	
Has the organization experienced a Material Event, as defined in Section 5.4 of the Bond Loan Agreement, since the most recent quarterly compliance review?	
Has the organization experienced an Event of Default, as defined in Section 7.1 of the Bond Loan Agreement, or due and unsatisfied liability with respect to any obligations to the Guarantor, the Bond Purchaser, the Internal Revenue Service, or any other instrumentality of the U.S. government?	
Has a Statement on Standards for Attestation Engagements No. 16 been performed on your organization during the last 12 months? (If yes, please submit a copy of the report to BGP@cdfi.treas.gov.)	
Has a Single Audit been performed on your organization during the last 12 months? (If yes, please submit a copy of the audit to BGP@cdfi.treas.gov.)	
Has the organization maintained compliance with all Conditions Precedent provided for in the Bond Trust Indenture and Bond Loan Agreement?	
Has the organization maintained compliance with all Covenants, as defined in Article 5 of the Bond Loan Agreement? (ECDFIs Only)	

The field below provides an opportunity to elaborate on any of the aforementioned questions, if applicable. Please be advised that a response is necessary when an event and/or change has occurred in which the CDFI Fund should be notified.



FINANCIAL CONDITION MONITORING REPORT INSTRUCTIONS

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The ECDFI that has received Bond Loan proceeds through the CDFI Bond Guarantee Program should complete this Financial Condition Monitoring Report and reflect year-to-date information according to its own fiscal year calendar, and pertinent to its own operations.

Please refer to the Definitions section of this form for corresponding definitions of terms identified below in "quotations."

Line	Reporting Item	Instructions
1	Federal Agency and Program to Which Report is Submitted	This is for Agency use only, and the information is pre-filled by the receiving Agency.
2	ECDFI ID	Enter the four-letter identification code assigned to the "Eligible CDFI" by the Portfolio Management and Loan Monitoring department of the CDFI Bond Guarantee Program.
3	FFB Bond Identifier	Enter the "Bond Identifier" that the Federal Financing Bank (FFB) assigned to the Bond. This number is listed on the FFB's Advance Request Form.
4	QI Name	Enter the legal name of the "Qualified Issuer" associated with the Guarantee Application.
5a.	Reporting Period - Start	Enter the numeric date - two digits for the month, two digits for the day, and four digits for the year - corresponding with the reporting period start date for the information being reported on this form.
5b.	Reporting Period - End	Enter the numeric date - two digits for the month, two digits for the day, and four digits for the year - corresponding with the reporting period end date for the information being reported on this form.
6	ECDFI Name	Enter the "Eligible CDFI's" legal name.
7	ECDFI EIN	Enter the "Eligible CDFI's" Employer Identification Number (EIN), as provided by the Internal Revenue Service (IRS).
8a.	ECDFI Address - Line 1	Enter the first line of the "Eligible CDFI's" street address.
8b.	ECDFI Address - Line 2	If necessary, enter the second line of the "Eligible CDFI's" street address.
8c.	ECDFI Address - City	Enter the city associated with the "Eligible CDFI's" street address.
8d.	ECDFI Address - State / Territory	From the dropdown menu, select the two letter state or territory abbreviation associated with the "Eligible CDFI's" street address.
8e.	ECDFI Address - Zip Code	Enter the five-digit zip code associated with the "Eligible CDFI's" street address.

ECDFI Signatures

9a.	CEO or CFO Name	Enter the first and last name of the "Eligible CDFI's" CEO or CFO who is responsible for reviewing and approving this form.
9b.	Officer Title	Enter the title of the "Eligible CDFI's" officer (either CEO or CFO) who is responsible for reviewing and approving this form.
9c.	Signature of the CEO or CFO	The "Eligible CDFI's" CEO or CFO who is responsible for reviewing and approving this form must manually sign in the space associated with line 9c.
9d.	Date (Month/Day/Year)	Enter the numeric date - two digits for the month, two digits for the day, and four digits for the year - on which the CEO or CFO identified in line 9a signed this form.
9e.	Designated Officer Name	Enter the first and last name of the "Eligible CDFI's" approved, "Designated Officer" who is responsible for reviewing and approving this form.
9f.	Officer Title	Enter the title of the "Eligible CDFI's" approved, "Designated Officer" who is responsible for reviewing and approving this form.
9g.	Signature of the Designated Officer	The "Eligible CDFI's" approved, "Designated Officer" responsible for reviewing and approving this form must manually sign in the space associated with line 9g.

9h.	Date (Month/Day/Year)	Enter the numeric date - two digits for the month, two digits for the day, and four digits for the year - on which the "Designated Officer" identified in line 9e signed this form.
9i.	Date on Which ECDFI Submitted Report to QI	Enter the numeric date - two digits for the month, two digits for the day, and four digits for the year - on which the "Eligible CDFI" submitted this report to the respective "Qualified Issuer."

QI Signatures

10a.	Designated Officer Name	Enter the first and last name of the "Qualified Issuer's" approved, "Designated Officer" who is responsible for reviewing and approving this form.
10b.	Officer Title	Enter the title of the "Qualified Issuer's" approved, "Designated Officer" who is responsible for reviewing and approving this form.
10c.	Signature of the Designated Officer	The "Qualified Issuer's" approved, "Designated Officer" responsible for reviewing and approving this form must manually sign in the space associated with line 10c.
10d.	Date (Month/Day/Year)	Enter the numeric date - two digits for the month, two digits for the day, and four digits for the year - on which the "Designated Officer" identified in line 10a signed this form.
10e.	Date on Which QI Submitted Report to Master Servicer/Trustee	Enter the numeric date - two digits for the month, two digits for the day, and four digits for the year - on which the "Qualified Issuer" submitted this report to the Master Servicer/Trustee.

Selected Balance Sheet Information

Note: This portion of the form only includes selected data points; therefore "total" lines will not necessarily foot.

11a.	Restricted Cash and Cash Equivalents	Report the organization's "Restricted Cash and Cash Equivalents" at the reporting period end.
11b.	Unrestricted Cash and Cash Equivalents	Report the organization's "Unrestricted Cash and Cash Equivalents" at the reporting period end.
11c.	Loans Receivable	Report the organization's total "Loans Receivable" at the reporting period end.
11d.	Current Assets	Report the organization's "Current Assets" at the reporting period end.
11e.	Earning Assets	For CDFI Banks only, report the organization's "Earning Assets" at the reporting period end.
11f.	Loan Loss Reserves	Report the organization's total "Loan Loss Reserves" at the reporting period end. This should be reported for all deferred and amortized loans.
11g.	Total Assets	Report the organization's "Total Assets" at the reporting period end.
11h.	Short-Term Notes Payable	Report the organization's "Short-Term Notes Payable" at the reporting period end.
11i.	Current Portion of Long-Term Notes Payable	Report the organization's "Current Portion of Long-Term Notes Payable" at the reporting period end.
11j.	Current Liabilities	Report the organization's "Current Liabilities" at the reporting period end.
11k.	Off-Balance Sheet Obligations, Contingent Liabilities	Report the organization's "Off-Balance Sheet Obligations," or "Contingent Liabilities" at the reporting period end.
11l.	Long-Term Notes Payable	Report the organization's "Long-Term Notes Payable" at the reporting period end.
11m.	Total Liabilities	Report the organization's "Total Liabilities" at the reporting period end.
11n.	Unrestricted Net Assets, Equity, Net Worth	Report the organization's "Unrestricted Net Assets" at the reporting period end.
11o.	Temporarily Restricted Net Assets, Equity, Net Worth	Report the organization's "Temporarily Restricted Net Assets" at the reporting period end.
11p.	Permanently Restricted Net Assets, Equity, Net Worth	Report the organization's "Permanently Restricted Net Assets" at the reporting period end.
11q.	Total Net Assets, Equity, Net Worth	Report the organization's "Total Net Assets, Equity, Net Worth" at the reporting period end.
11r.	Tier 1 Core Capital	For CDFI Banks only, report the organization's "Tier 1 Core Capital" at the reporting period end.

Selected Information from Income Statement and Cash Flows

Note: This portion of the form only includes selected data points; therefore "total" lines will not necessarily foot.

12a.	Interest Income	Report the organization's "Interest Income" at the reporting period end.
12b.	Fee Income	Report the organization's "Fee Income" at the reporting period end.
12c.	Other Income	Report the organization's "Other Income" at the reporting period end.
12d.	Grants and Contributions	Report the organization's "Grants and Contributions" at the reporting period end.
12e.	Other Operating Revenue, Income	Report the organization's "Other Operating Revenue" or "Other Operating Income" at the reporting period end.
12f.	Non-Operating Revenue, Income	Report the organization's "Non-Operating Revenue" or "Non-Operating Income" at the reporting period end.
12g.	Total Revenue, Income	Report the organization's "Total Revenue" or "Total Income" at the reporting period end.
12h.	Amortization Expense	Report the organization's total "Amortization Expense" at the reporting period end.
12i.	Depreciation Expense	Report the organization's total "Depreciation Expense" at the reporting period end.
12j.	Interest Expense on Deposits	Report the organization's total "Interest Expense on Deposits" at the reporting period end.
12k.	Provision for Loan Losses	Report the organization's "Provision for Loan Losses" at the reporting period end.
12l.	Operating Expenses	Report the organization's total "Operating Expenses" at the reporting period end.
12m.	Interest Expense on Loans	Report the organization's total "Interest Expense on Loans" at the reporting period end.
12n.	Tax Expense	Report the organization's total "Tax Expense" at the reporting period end.
12o.	Non-Operating Expenses	Report the organization's "Non-Operating Expenses" at the reporting period end.
12p.	Total Expenses	Report the organization's "Total Expenses" at the reporting period end.

ECDFI Portfolio Quality

13a.	Unsecured Outstanding Loans	Report the Number and Dollar Amount of "Unsecured Outstanding Loans" at the reporting period end.
13b.	Loan Commitments During Reporting Period	Report the Number and Dollar Amount of "Loan Commitments During Reporting Period" for the indicated reporting period.
13c.	Loan Disbursements During Reporting Period	Report the Number and Dollar Amount of "Loan Disbursements During Reporting Period" for the indicated reporting period
13d.	Loans 30-59 Days Past Due	Report the Number and Dollar Amount of all outstanding loans to borrowers that are between 30 and 59 days "Past Due" at the end of the reporting period. This delinquency history should consider "Past Due" payments that have occurred since the origination date.
13e.	Loans 60-89 Days Past Due	Report the Number and Dollar Amount of all outstanding loans to borrowers that are between 60 and 89 days "Past Due" at the end of the reporting period. This delinquency history should consider "Past Due" payments that have occurred since the origination date.
13f.	Loans 90 Days or More Past Due	Report the Number and Dollar Amount of all outstanding loans to borrowers that are 90 or more "Past Due" at the end of the reporting period. This delinquency history should consider "Past Due" payments that have occurred since the origination date.
13g.	Restructured and/or Rescheduled Loans, or Troubled Debt Restructuring	Report the Number and Dollar Amount of "Restructured and/or Rescheduled Loans, or Troubled Debt Restructuring" at the reporting period end.
13h.	Other Modifications	Report the Number and Dollar Amount of "Other Modifications" at the reporting period end.
13i.	Other Real Estate Owned Assets	Report the Number and Dollar Amount of "Other Real Estate Owned (OREO) Assets" at the reporting period end.
13j.	Total Nonperforming Assets	Report the Number and Dollar Amount of "Total Nonperforming Assets" at the reporting period end. This shall be equal to the values of 13f plus 13g plus 13i within this FCM Report.
13k.	Loans Charged Off During Reporting Period	Report the Number and Dollar Amount of "Loans Charged Off During Reporting Period" at the reporting period end.
13l.	Recoveries on Previously Charged Off Loans	Report the Number and Dollar Amount of "Recoveries on Previously Charged Off Loans" at the reporting period end.

Explanatory Comments Regarding Financial Performance During Current Reporting Period

14	Comments	If necessary or desired, provide summary comments clarifying or explaining specific data point values, and/or variations in individual data points or overall organization financial performance that have occurred during the current reporting period.
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Quarterly Compliance Checklist

15	Checklist	To ensure that borrowers are continuing to comply with Articles 4 and 5 of the Bond Loan Agreement, please respond either yes or no to each item on the quarterly compliance checklist. Please note that positive responses to some of the questions may require the submission of supporting documentation to the CDFI Bond Guarantee Program inbox at BGP@cdfi.treas.gov. If necessary, use the text field in this section to further explain or clarify data points, or to address changes in responses between the prior reporting period and the current one.
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FINANCIAL CONDITION MONITORING REPORT DEFINITIONS

OMB Approval No.

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Term	Definition
Amortization Expense	The sum of all amounts that recognize the reduction in value or cost of consumption for each intangible asset over the period owned. An intangible asset is a non-physical asset, such as a copyright, patent, or trademark.
Bond Identifier	The FFB assigns a unique number to each Bond.
Contingent Liabilities	See definition for "Off-Balance Sheet Obligations."
Current Assets	The value of all assets that are reasonably expected to be converted into cash within one year in the normal course of business, and face no restrictions on such conversion. This includes cash, accounts receivable net of any allowance for uncollected receivables (if applicable), inventory, marketable securities, prepaid expenses, current portion of loans receivable net of any allowance for loan losses (if applicable), and other liquid assets that can be readily converted to cash.
Current Liabilities	The total value of all debts or obligations that must be paid in the coming 12-month period, as presented in the current liabilities section of the balance sheet. Current liabilities include, but are not limited to, accounts payable, accrued expenses, income tax payable, short-term notes or debt payable, and the current portion of long-term debt payable.
Current Portion of Long-Term Notes Payable	The current portion of long-term debt that must be paid in the coming 12-month period.
Depreciation Expense	The sum of all amounts that recognize the cost of consumption for long-lived tangible and depreciable assets.
Designated Officer	An organizational representative who is listed on the Designated Officers List and is approved to sign programmatic reports that do not require a legally authorized signatory.
Earning Assets	The value of income-producing investments, including stocks, bonds, income from rental property, certificates of deposit, and other interest or dividend earning accounts or instruments.
Eligible CDFI	As defined in 12 C.F.R. 1808, a Certified CDFI that has applied through a QI for a Bond Loan, been deemed creditworthy based on the Bond Loan Requirements, has been approved and certified by the Secretary of the Treasury, and has received a Bond Loan.
Fee Income	The value of any income charged as fees on assets or accounts, including any service charges or commissions. Fees may include, but are not limited to, loan origination fee, management or sponsor fee from New Markets Tax Credit transactions, etc.
Grants and Contributions	The value of all sums of money, endowments, and financial awards from a donor entity or government (federal, state, or local).
Interest Expense on Deposits	The total value of all interest payments made on deposits or other interest-bearing liabilities.
Interest Expense on Loans	The value of all amounts owed for paying interest on borrowed money, including any interest on subordinated notes and debentures, mortgage indebtedness, and/or capitalized leases. Exclude interest payments made on deposits or other interest-bearing liabilities.
Interest Income	The value of all interest collected on loans and notes, excluding interest on investments and any amounts reported as non-interest or other non-operating income.
Loan Commitments During Reporting Period	The gross value of loan commitments by the CDFI that occurred during the indicated reporting period start and end dates. Commitments are defined as internally approved transactions with an executed term sheet.
Loan Disbursements During Reporting Period	The gross value of loan disbursements by the CDFI that occurred during the indicated reporting period start and end dates (exclude refinancings).

Loans Charged Off During Reporting Period	The principal amount of debt that is deemed uncollectable and is subsequently written off during the current reporting period.
Loan Loss Reserves	The cumulative allowance set aside as a reserve to offset future losses on outstanding loans and any off-balance sheet credit instruments.
Loans Receivable	The gross value of a portfolio of loans receivable, excluding any amounts related to undisbursed funds and/or holdbacks. This shall be equal to the unpaid principal balance of the entire portfolio of loans.
Long-Term Notes Payable	Notes payable beyond the current 12-month period or operating cycle.
Non-Operating Expenses	The total value of all non-operational expenses or other expenditures unrelated to the main purpose of the business (such as realized/unrealized loss on investments). This includes any one-time or unusual costs and expenditures.
Non-Operating Revenue, Income	The total value of all income unrelated to the main purpose of the business that is derived from sources other than loan interest or fee income (such as interest or realized/unrealized gain on investments), including any miscellaneous or other income amounts reported as one-time gains or unusual receipts.
Off-Balance Sheet Obligations	Value of all contingent liabilities that do not appear on the balance sheet. The information would be reported only if the contingency is probable and the amount of the liability can be estimated. Contingent liabilities represent financial obligations that may be incurred dependent upon the outcome of one or more future events or the actions of another party. Examples include agreements to lend money if a borrower cannot obtain alternative financing, or cases where a CDFI substitutes its own credit for a third party, including any standby letters of credit; sale and repurchase agreements; and financial futures and forward contracts.
Operating Expenses	The value of all expenses incurred as a part of normal business operations, not including interest, financing, depreciation, amortization, and loan loss provision expense.
Other Income	The total value of any other operational income not defined as Interest Income, Fee Income or Other Operation Revenue, excluding realized/unrealized gain on investments.
Other Modifications	Loans for which one or more terms have been modified for reasons other than to accommodate borrower hardship or difficulty, or to avoid default.
Other Operating Revenue, Income	The value of all non-lending related income earned from normal business transactions within the current reporting period (such as rental income, consulting services, etc.).
Other Real Estate Owned (OREO) Assets	"The total value of real estate assets acquired through any means in full or partial satisfaction of a debt previously contracted" (per the Office of the Comptroller of the Currency).
Past Due	The unpaid principal balance of all loan receivables with payments currently outstanding and beyond the indicated number of days, exclusive of charge-offs.
Permanently Restricted Net Assets	The value of assets (funds or other endowments) given by an outside individual or agency that are supposed to be kept in perpetuity with restrictions on their use or purpose.
Provision for Loan Losses	The net change of all estimated expenses booked as an allowance to the loan loss reserve account.
Qualified Issuer	An entity that has applied, and received approval as a Qualified Issuer under the requirements set forth in 12 C.F.R. 1808.200. The Qualified Issuer issues Bonds on behalf of Eligible CDFIs. The FFB will purchase these Bonds.
Recoveries on Previously Charged Off Loans	The amount of all gross recoveries on charged-off loans, less any related expenses, collected during the current reporting period.
Restricted Cash and Cash Equivalents	The total value of cash and cash equivalent items, which are restricted as to withdrawal or usage. This includes any cash balances or marketable securities held to satisfy specific covenants or requirements against borrowing agreements or contracts entered into with other parties.
Restructured and/or Rescheduled Loans, or Troubled Debt Restructuring	Loans for which one or more terms has been modified to accommodate borrower hardship or difficulty, or to avoid default. This includes troubled debt restructuring, forbearance or forgiveness of principal amounts owed, extension of the term, interest rate reduction, and the origination of any new loans that replace the outstanding balance of an older or existing loan for such purposes.

Short-Term Notes Payable	Notes payable within the current 12-month period (excluding the current portion of long-term notes payable).
Tax Expense	The value of all taxes expensed during the current reporting period, based on IRS regulations. Note that, due to timing differences between tax and financial accounting, the amount listed here could differ from the amount paid to the IRS.
Temporarily Restricted Net Assets	The portion of any donor-restricted funds that are not classified as permanently restricted net assets.
Tier 1 Core Capital	Reported by regulated bank entities only. This item represents core capital that is relatively transparent and secure (comprising common equity capital, disclosed reserves, and certain other forms of equity as defined by bank regulation). See the Federal Financial Institutions Examination Council (FFIEC) Call Report and Uniform Bank Performance Report (UBPR) for definitions of tier one capital.
Total Assets	The total value of the CDFI's current assets and noncurrent assets.
Total Expenses	The total value of all operational and non-operational expenses (including interest, financing cost, depreciation, amortization, and loan loss provision) incurred during the current reporting period, not including provision for income tax.
Total Liabilities	The total value of the CDFI's current liabilities and noncurrent liabilities.
Total Net Assets, Equity, Net Worth	"Total Assets" less "Total Liabilities."
Total Nonperforming Assets	Total loans that are 90 days or more past due. Includes other real estate owned, restructured, rescheduled loans, and troubled debt restructuring.
Total Revenue, Income	The total value of income from all sources within the current operating cycle.
Unrestricted Cash and Cash Equivalents	The total value of cash and cash equivalent items, which can be converted into cash immediately (such as bank accounts or marketable securities) and are not restricted as to withdrawal or usage.
Unrestricted Net Assets	Net assets, equity, or net worth that are unrestricted and can be utilized for any decided-upon purpose.
Unsecured Outstanding Loans	The gross value of all loans outstanding that are not secured or otherwise supported by collateral.