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# FY 2023-FY2025 CDFI PROGRAM & NACA PROGRAM PRA FINANCIAL ASSISTANCE APPLICATION

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Revised Encompassing Public Comments under the Paperwork Reduction Act

SEPTEMBER 7, 2023

CDFI FUND

U.S. DEPARTMENT OF THE TREASURY

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## INTRODUCTION

This document contains the application questions for the Base Financial Assistance (Base-FA) Application which includes questions related to Healthy Food Financing Initiative - Financial Assistance (HFFI-FA), Persistent Poverty Counties - Financial Assistance (PPC-FA), and Disability Funds - Financial Assistance (DF-FA).

## FINANCIAL ASSISTANCE (FA) APPLICATION

This section contains the questions and inputs that are required in the Base Financial Assistance (Base-FA) Application.

## BASE-FA APPLICATION OVERVIEW

There are 15 main narrative questions in the FA Application, organized into seven main sections:

- I. Mission and Community Needs (Questions 1-3)
- II. Business Strategy (Questions 4-8)
- III. Products and Services Impacts (Question 9)
- IV. Market and Competitive Analysis (Question 10)
- V. Management and Track Record (Question 11)
- VI. Financial Position (Questions 12)
- VII. Growth and Projections (Questions 13-15)

In addition to the narrative questions, there are 25 compliance questions and a varying number of Financial Data Inputs that are required based on Applicant type. These questions and data points are detailed in the Appendices.

### Mission and Community Needs (Questions 1-3)

*Your responses to questions in the Mission and Community Needs section are intended to help the CDFI Fund better understand your Community Development Financial Institution (CDFI), the extent of economic distress of the communities and populations you serve, and types of interventions needed to improve the level of economic distress in the communities you serve.*

1. Provide the board-approved mission statement of your CDFI.
  - **Narrative Response:** 500 character limit
  - **AMIS data entry responses:** Narrative only
2. Discuss the extent of economic distress of the communities and populations your CDFI serves. Your response should address the extent to which your CDFI invests in and serves the following communities and populations experiencing deeper distress.

- Very Low-Income populations (defined as above 30% up to and including 50% of Area Median Income or AMI)
- Extremely Low-Income populations (defined as up to and including 30% of AMI)
- High Poverty Areas (census tracts with poverty rates of at least 20%)
- Persistent Poverty Counties
- Other Targeted Populations
- Native Communities (as defined in the NOFA)
- U.S. Territories
- **Narrative Response:** 3,250 characters
- **AMIS data entry responses:** Narrative and data fields below

Applicants will complete the following tables in AMIS:

Table 1: Clients and Beneficiaries		
Beneficiary & Client Data Most Recent Historic Fiscal Year Completed		
Aggregate Activity	Total Beneficiaries #	Total Clients #
Financial Products		
Financial Services		
Development Services		
<b>TOTAL</b>	0	0

Table 2: Beneficiaries' Race and Ethnicity Characteristics						
Total Beneficiaries: Race/Ethnicity Characteristics of Total Beneficiaries Most Recent Historic Fiscal Year Completed						
African-American #	Hispanic #	Native American #	Native Hawaiian #	Other Pacific Islander #	Native Alaskan #	Other #

<b>Table 3: Beneficiaries' Income Characteristics</b>				
<b>Total Beneficiaries: Income Characteristics of Total Beneficiaries</b>				
<b>Most Recent Historic Fiscal Year Completed</b>				
Above Moderate Income #	Moderate Income #	Low-Income #	Very Low-Income #	Extremely Low-Income #
Enter the number of beneficiaries served with an income above 120% of Area Median Income (AMI)	Enter the number of beneficiaries served with an income above 80% up to and including 120% of AMI.	Enter the number of beneficiaries served with an income above 50% up to and including 80% of AMI.	Enter the number of beneficiaries served with an income above 30% up to and including 50% of AMI.	Enter the number of beneficiaries served with an income up to and including 30% of AMI.

<b>Table 4: Beneficiaries' Other Characteristics</b>			
<b>Total Beneficiaries: Gender and Other Characteristics of Total Beneficiaries</b>			
<b>Most Recent Historic Fiscal Year Completed</b>			
Female Headed Households Served #	Female Headed Businesses Served #	Individuals with Disabilities Served #	Other Characteristics # and Description

NACA Program Applicants will complete the following table in AMIS:

<b>Table 5: NACA Investment Activities</b>							
	Historic Year 3	Historic Year 2	Historic Year 3	Current Year	Projected Year 1	Projected Year 2	Projected Year3
On-Balance Sheet Loans Closed in Native							

Communities							
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- 3.** Provide quantitative data about the types of interventions needed to address and improve the levels of economic distress of the communities your CDFI serves, using the information in the Narrative Question 2, Beneficiary Snapshot, and supplemental statistical data.
- **Narrative Response:** 3,250 character limit
  - **AMIS data entry responses:** Narrative only

### Business Strategy (4-8)

The responses to the narrative questions in the Business Strategy section will help the CDFI Fund assess whether the Applicant’s comprehensive business plan is sound and achievable. Your responses to the following questions are also intended to help the CDFI Fund better understand how your CDFI will use a Base-FA award to accomplish your selected FA Objective and your CDFI’s strategic goals.

- 4.** Broadly, how will your CDFI use a Base-FA award to achieve the selected Financial Assistance (FA) Objective?
- **Narrative Response:** 3,250 character limit
  - **AMIS data entry responses:** Narrative and data fields below as appropriate

Applicants will select one of the following table in AMIS:

<b>Table 6: Financial Assistance Objectives</b>	
<b>Financial Assistance (FA) Objectives (Select one)</b>	
NOTE: These tables will be evaluated as part of the Business Plan Review. As such, Applicants are encouraged to select those eligible uses that they intend to pursue and those that are clearly related to their strategic plans.	
FA Objective 1-1: Increase Volume of Financial Products	Please Select
FA Objective 1-2: Increase Volume of Financial Services	Please Select
FA Objective 1-3: New Geographic Area(s)	Please Select
FA Objective 1-4: New Financial Product(s)	Please Select
FA Objective 1-7: Serve New Targeted Population(s)	Please Select

FA Objectives will be evaluated as part of the Business Plan Review and the Policy Objective Review for FA Applicants. If your CDFI receives an Award, the FA Objective you select will be

included in your CDFI's Assistance Agreement as specific Performance Goals and Measures (PG&Ms). Your CDFI will be expected to report on progress against specific goals for the FA Objective selected, based on information provided in this Application.

There are five (5) FA Objectives that result in a total of five (5) potential Performance Goals and Measures for the FA Objectives.

**4a)** If you selected FA Objective 1-1: Increase Volume of Financial Products or FAO 1-2: Increase Volume of Financial Services, you must provide a response to this narrative question: Discuss the planned increase.

- **Narrative Response:** 6,000 character limit
- **AMIS data entry responses:** Narrative only. Tables below auto-populated.

Applicants that select FA Objective 1-1: Increase Volume of Financial Products will be expected to increase their dollar volume of Financial Products closed in their approved Target Markets and/or Eligible Markets (i.e., FA-eligible markets). To meet the intent of this FA Objective, Applicants must demonstrate that the total projected Financial Products closed in FA-eligible markets over the three-year Period of Performance is higher than the total dollar amount of Financial Products closed in FA-eligible markets in the Applicant's three most recent historic fiscal years plus the amount of the Base-FA Award.

The Applicant's total projected Financial Products closed over the three-year Period of Performance become the PG&Ms for this FAO. Applicants that have active Base-FA awards with FAO 1-1 PG&Ms must exceed floors for overlapping years.

FAO 1-1 PG&Ms will be prorated based on the percentage of the Award Request versus the Amount actually received.

Please see the example below:

**Example:** In its past three historic fiscal years, the Applicant closed \$10 million in Financial Products in FA-eligible markets and projects to close \$15 million over the next three fiscal years in FA-eligible markets. The Applicant requested a \$1 million FA award, but it only received \$500,000 (or 50%) of its Award Request Amount. Thus, the final PG&M will be prorated by 50%. In this example, the PG&M will be 50% of the \$15 million in proposed activity, or \$7.5 million. Further, the Year 3 benchmark is set at 90% of the final PG&M. In this example the Year 3 PG&M a Recipient would be required to achieve is \$6.75 million.

#### **4a) Optional Questions: Anomalies in Historic Activity Due to Emergency Funding**

Applicants whose projections do not exceed historic lending due to anomalous activity directly tied to one-time funding related to emergency response (including natural disaster response and response to the COVID-19 public health emergency) can select FAO 1-1, but must provide the dollar amount of historic activity that is related to the one-time emergency funding and detailed justification.

- i. Please enter the dollar amount of your On-Balance Sheet Historic Total Financial Products Closed in an Eligible Market/Target Market that represents activity directly tied to one-time emergency response funding.

- **AMIS Data Entry Response:** Dollar amount data field
- ii. If the calculated “Increase in Volume” is a negative number due to one-time emergency response funding, but you believe that your CDFI can justify that it meets the intent of this FA Objective absent the anomalous activity, then provide a written justification here. The justification should directly reference the amount entered in the question above. Please note that the CDFI Fund will analyze the justification to ensure it complies with internal policies and reserves the right to find the Applicant ineligible for this FA Objective, which would impact the award recommendation.
- **Narrative Response:** 1,000 character limit
  - **AMIS data entry responses:** Narrative only. Tables below auto-populated.

The following table will be auto-calculated from inputs in AMIS:

<b>Table 7: FA Objective 1-1: Increase Volume of Financial Products</b>					
<b>FA Objective 1-1:</b>					
You selected this FA Objective but the following fields are pre-populated for you from the Financial-Activities Input Sheet Tab					
<b>Increase Volume of Financial Products</b>					
<b>Projected Financial Products</b>					
	Total Three Historic Years	Projected Year 1	Projected Year 2	Projected Year 3	Total Three Year Projection
<b>Total Financial Products Closed</b>	\$	\$	\$	\$	\$

<b>Table 8: FA Objective 1-2: Increase Volume of Financial Services</b>					
<b>FA Objective 1-2:</b>					
You selected this FA Objective but the following fields are pre-populated for you from the Financial-Activities Input Sheet Tab					
<b>Increase the Volume of Current Financial Services</b>					
<b>Projected Financial Services</b>					
	Total Three Year Historic	Projected Year 1	Projected Year 2	Projected Year 3	Total Three Year Projections
<b>Total</b>	#	#	#	#	#



<b>Financial Services Provided</b>					
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**4b)** If you selected the FA Objective 1-3: New Geographic Area(s), you must provide a response to this narrative question: Identify and provide information about the New Geographic Area(s) you will be serving over the three-year award Period of Performance. Acceptable identification formats include state, U.S. territory, or county location.

- **Narrative Response:** 6,000 character limit
- **AMIS data entry responses:** Narrative and data fields below

Applicants will complete the following table in AMIS:

<b>Table 9: FA Objective 1-3: Expand into a New Geographic Area(s)</b>			
FA Objective 1-3:			
You selected this FA Objective above, please complete the following:			
<b>Expand Operations into a New Geographic Area or Areas</b>			
*A New Geographic Area is an area that accounts for 5% or less of your CDFI's total portfolio outstanding averaged over 3 most recently completed historic Fiscal Years.			
State	County (if applicable)	\$ Average of EM/TM Portfolio Outstanding in this Area over Historic 3 Years in this Area	Projected 3 Years of Activity to this Area
<b>Total</b>			<b>\$ -</b>

**4c)** If you selected FA Objective 1-4: New Financial Product(s), you must provide a response to this narrative question: Provide information about the new product(s) you will be providing.

- **Narrative Response:** 6,000 character limit
- **AMIS data entry responses:** Narrative and data fields below as appropriate

Applicants will complete the following table in AMIS:

<b>Table 10: FA Objective 1-4: New Financial Product(s)</b>
FA Objective 1-4:
You selected this FA Objective above, please complete the following:
<b>New Financial Product(s)</b>
*Must be 5% or less of existing portfolio for most recently completed historic fiscal year to be

considered a New Financial Product					
Line of Business Category	Product Name	Product Description	Product Sub-category	\$ Product Activity as of Most Recent Historic Fiscal Year	\$ Projected Over Three Year Award Period
Affordable Housing					
Climate-Centered Financing					
Commercial Real Estate					
Community Facilities					
Consumer Financial Products					
Intermediary Lending to Non-Profits and CDFIs					
Microenterprise					
Small Business					
Other (Please describe)					
Total					\$

**4d)** If you selected the FA Objective 1-7: Serve New Targeted Population(s), you must provide a response to this narrative question: Provide information about the New Targeted Population(s) you intend to serve within the three-year Period of Performance.

- **Narrative Response:** 6,000 character limit
- **AMIS data entry responses:** Narrative and data fields below

Applicants will complete the following table in AMIS:

Table 11: FA Objective 1-7-Serve A New Targeted Population(s)			
FA Objective 1-7: You selected this FA Objective above, please complete the following: <b>Serve a New Targeted Population or Populations</b>			
New Targeted Population Type (select all that apply)		\$ Projected Activity to this Population	% of Total Projected Portfolio Activities to this Population over Projected 3 Years
African American	YES/NO		
Hispanic	YES/NO		

Native American	YES/NO		
Native Hawaiian	YES/NO		
Other Pacific Islander	YES/NO		
Alaska Native	YES/NO		
Persons with Disabilities	YES/NO		
Low-Income Targeted Population	YES/NO		

5. Discuss your CDFI’s strategic goals for the next five years, and how your strategic goals clearly align with the selected FA Objective.
  - **Narrative Response:** 5,000 character limit
  - **AMIS data entry responses:** Narrative only
  
6. Previous award recipients must provide an explanation of how a new award differs from past requests.
  - **Narrative Response:** 3,250 character limit
  - **AMIS data entry responses:** Narrative only
  
7. Identify and discuss any risks that may inhibit your CDFI from achieving its FA Objective and strategic goals for the next five years. Discuss how your CDFI will mitigate these risks.
  - **Narrative Response:** 5,000 character limit
  - **AMIS data entry responses:** Narrative only
  
8. Describe any formal or informal partnerships your CDFI has established or plans to establish for the purposes of i) accomplishing your strategic goals and ii) engaging with community stakeholders to identify the needs of your approved Target Market(s) and other Eligible Markets your CDFI serves and/or developing your products and services.
  - **Narrative Response:** 2,000 character limit
  - **AMIS data entry responses:** Narrative only

### Products and Services Impacts (Question 9)

Your response to the following question is intended to help the CDFI Fund better understand how product and service offerings are designed to achieve impacts in the communities you serve.

9. Identify how your organization’s Financial Products and Financial Services

create short-term and long-term positive outcomes and create economic opportunities in the community or communities you serve. These outcomes should be evidence-based and factual.

- **Narrative Response:** 6,000 character limit
- **AMIS data entry responses:** Narrative and data fields below as appropriate

Table 12: Current Financial Products		
Current Financial Product Type	Amount of Portfolio Outstanding	Product Description
Affordable Housing		
Climate-Centered Financing		
Commercial Real Estate		
Community Facilities		
Consumer Financial Products		
Intermediary Lending to Non-Profits and CDFIs		
Microenterprise		
Small Business		
Other (please describe)		
Total	\$ -	

Table 13: Current Development Services	
Current Development Service Type	Select if Applicable
Business Technical Assistance	
Credit Counseling	
Financial Education	
Homeownership Counseling	
Real Estate Technical Assistance	
Other - Please enter description here	

## Market and Competitive Analysis (Question 10)

Your response to the following question is intended to help the CDFI Fund better understand your CDFI's awareness of, and positioning within, its markets, as well as determine whether these markets support growth in the future, and whether or not your CDFI is coordinating with other entities.

**10.** Describe any trends you are witnessing and/or primary competitors who are emerging in the market(s) you serve as they relate to the purpose of your Base-FA request. Please discuss any data sources and analysis that inform your assessment.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry response:** Narrative only

## Management and Track Record (Question 11)

Your response to the following question is intended to help the CDFI Fund better understand your CDFI's management and staffing to determine the relative likelihood and viability of executing your FA Objective and strategic goals.

**11.** Describe what policies and procedures are currently in place in order to achieve your strategic goals, and/or what changes to your policies and procedures are needed to achieve your strategic goals. Please describe these policies and procedures and include the timeframe for updating these policies.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry responses:** Narrative only

Applicants will complete the following tables in AMIS:

Table 14: Key Staff					
Name	Title	Years of Relevant Experience	Years on Staff	Role in implementing your strategic goals	Resume
<i>Applicants can provide information on up to 10 Key Staff members</i>				<i>[Provide a brief (700 character paragraph) description of this individual's capacity, skills, and experience as it related to his or her role in implementing the Applicant's FA Objective and strategic goals.]</i>	<i>(attach resume)</i>

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Table 15: Board Members				
Name	Title	Years of Relevant Experience	Years on Board	Accountability to the target market(s)
<i>Applicants can provide information on up to 7 board members.</i>				<i>[Provide a brief (700 character paragraph) description of the accountability of the board member to the CDFI's Target Market, the role of the board member, and the expertise that the board member provides to the CDFI.]</i>

Table 16: Committees			
Name	Number of Board Members	Number of Key Staff Members	How does this committee relate to the performance and impact of the CDFI?
<i>Applicants can provide up to 5 committees</i>			<i>[Provide a brief (700 character paragraph) description of this Committee's purpose and how it relates to the performance of your CDFI.]</i>

### Financial Position (Question 12)

Your response to the following question is intended to help the CDFI Fund better understand your CDFI's financial health and soundness. Note: In general, this information is used in Step 2: Financial Analysis and Step 4: Policy Objective and Due Diligence Review as part of the CDFI Fund's due diligence review, and may be reviewed as part of Step 3: Business Plan Review to assess if the Applicant has strong financial policies and procedures to ensure that there are appropriate financial controls in place.

- 12.** Describe how you view your current financial position and explain any large fluctuations or trends.
- **Narrative Response:** 4,000 character limit
  - **AMIS data entry responses:** Appendix – Application Financial Data Inputs (by Institution Type)

## Growth and Projections (Questions 13-15)

Your responses to the following questions are intended to help the CDFI Fund better understand the feasibility of your CDFI's FA Objective and the intended deployment of a Base-FA award.

**13.** Based on your strategic goals and selected FA Objective, describe how the requested Base-FA award will assist your organization in meeting its growth goals and/or projections. Previous Base-FA award Recipients should explain how another award will quantifiably increase or augment the Applicant's ability to achieve the identified strategic goals.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry responses:** Narrative only

**14.** Describe how your current staff will be expected to reach increased production goals either for new products, more products, or larger service areas. If you plan to create new positions, hire additional staff in your organization, utilize subcontractors, and/or utilize staff from affiliate, parent, or partner organizations to help execute your strategic plan, describe how new staffing needs will be met.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry responses:** Narrative only

**15.** Explain the rationale behind the projected figures included in your Balance Sheet and Income Statement Projected Financial Data Inputs (Assets, Liabilities, Equity, Income, Expenses).

- **Narrative Response:** 4,000 character limit
- **AMIS data entry responses:** Appendix – Application Financial Data Inputs (by Institution Type)

## Matching Funds Information (AMIS Data Entry)

This section only applies to CDFI Program FA Core Applicants, with the exception of Native American CDFIs. Native American CDFIs are not required to provide Matching Funds.

Required Applicants must provide the information in the Table below for each source of Matching Funds.

Table 17: Matching Funds Detail						
Matching Funds Provider	Matching Funds Type	Matching Funds Initial Date of Receipt	Matching Funds Final Date of Receipt	Provide Contact Name and Contact Information	Eligible FA Activity	Comments

Enter Name of Provider	Select from drop down options	Enter Date	Enter Date	Enter contact name and contact information	Select from drop down options	Enter any comments
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Applicants using retained earnings as Matching Funds must complete and attach the appropriate Retained Earnings Calculator in AMIS (included in Appendix).



## OPTIONAL QUESTIONS: SUPPLEMENTAL APPLICATION QUESTIONS

The questions below are optional and will be used in consideration of additional Supplemental Financial Assistance Funds under the specific programs.

### Healthy Food Financing Initiative Financial Assistance (HFFI-FA)

*Applicants who have completed the Base-FA Application can choose to complete the following questions in order to be considered for additional funding under HFFI-FA.*

#### HFFI-FA Target Market Profile (Question 1)

1. Quantify the extent to which the Applicant's activities will provide healthy food-related goods and services in communities that:
  - (i) lack access to healthy food options (e.g., food deserts);
  - (ii) indicate patterns of non-healthy food consumption (such as low rates of fruit and vegetable consumption);
  - (iii) suffer from poor health indicators (such as high rates of obesity, diabetes and other diet-related chronic disease);
  - (iv) have high concentrations of persons participating in food assistance programs (for instance, Supplemental Nutrition Assistance Program; Women, Infants, and Children food packages; school lunch programs); or
  - (v) demonstrate other indications of need for healthy food finance interventions.

- **Narrative Response:** 3,500 character limit
- **AMIS data entry responses:** Narrative only

#### Healthy Food Financial Products (Questions 2 and 3)

2. Describe the Applicant's proposed and/or current healthy food Financial Products and include information on how these Financial Products will be leveraged with and/or support other healthy food interventions.

- **Narrative Response:** 3,500 character limit
- **AMIS data entry responses:** Narrative only

3. Explain how the Applicant's proposed and/or current healthy food Financial Products support healthy food interventions that address the financing needs of the Applicant's customers.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry responses:** Narrative only

#### Healthy Food Financing Development Services (Question 4)

4. Describe the proposed and/or current Development Services (e.g., training, technical

assistance) offered in conjunction with the Applicant’s healthy food Financial Products. Include a discussion of the format of the instruction (e.g., one-on-one sessions, group training, on-line counseling, etc.), any fees or costs charged to the customer, and any systems used to evaluate effectiveness of the Development Services offered.

- **Narrative Response:** 2,000 character limit
- **AMIS data entry responses:** Narrative only

**Projected HFFI-FA Activities (Question 5)**

5. Provide and discuss the Applicant’s current pipeline of HFFI-FA projects.

- **Narrative Response:** 1,000 character limit
- **AMIS data entry responses:** HFFI Pipeline Table

**Table 18: Sample HFFI-FA Pipeline Table**

Project Name	Brief Project Description	Total Development Cost	Total HFFI-FA Loan Amount	Retail (Select Yes or No)	Target Market (Select Yes or No)	Food Desert (Select Yes or No)	Project Status (Select from Dropdown Options)
XYZ Project	Supermarket in Akron, OH	\$10,000,000	\$5,000,000	YES	YES	YES	Underwriting
ABC Project	Food prep space in a larger development	\$15,000,000	\$10,000,000	NO	YES	YES	Inquiry
<b>Total</b>		\$25,000,000	\$15,000,000				

**HFFI-FA Track Record (Question 6)**

**Question Text:**

6. Discuss the Applicant’s healthy food lending track record. Provide specific examples of prior healthy food projects that the Applicant has financed in its approved Target Market.

- **Narrative Response:** 1,000 character limit
- **AMIS data entry responses:** HFFI Track Record Table

**Table 19: Sample HFFI-FA Track Record Table**

Project Name	Brief Project Description	Total Development Cost	Total HFFI-FA Loan Amount	Retail (Select Yes or No)	Target Market (Select Yes or No)	Food Desert (Select Yes or No)	Date Closed
XYZ Project	Supermarket in Akron, OH	\$10,000,000	\$5,000,000	YES	YES	YES	12/15/2020
ABC Project	Food prep space in a larger development	\$15,000,000	\$10,000,000	NO	YES	YES	12/25/2020
<b>Total</b>		\$25,000,000	\$15,000,000				

This information is then used to automatically populate the following table:

Table 20: Healthy Food Financing Track Record Table				
Healthy Food Projects Financed	Historic Year 3	Historic Year 2	Historic Year 1	Current Year
(a) Dollar Amount RETAIL Healthy Food Projects Financed				
(b) Dollar Amount NON-RETAIL Healthy Food Projects Financed				
€ TOTAL Dollar Amount of Healthy Food Projects Financed (Note: a + b = c)				
(d) TOTAL Dollar Amount of RETAIL Healthy Food Projects Financed in Food Deserts (subset of a)				
(e) TOTAL Dollar Amount of RETAIL and NON-RETAIL Healthy Food Projects Financed in approved Target Market (subset of c)				

### Management Capacity for Providing Healthy Food Financing (Question 7)

7. Describe the staff that will play key roles in the implementation of the Applicant’s HFFI-FA strategy. The Applicant can include up to seven (7) key staff members.

Table 21: Sample Key Staff Table		
Key Staff Name and Title	Responsibility for HFFI-FA implementation	Qualifications for HFFI work
e.g. Joe Smith, Loan Officer	Underwrite HFFI-FA transactions	5 years as Loan Officer with ABC CDFI underwriting super market loans
e.g. VACANT, Business Development Officer	Generate new business, including HFFI-FA transactions	Ideal candidate will have at least 5 years of experience in business development role

## Persistent Poverty Counties Financial Assistance (PPC-FA)

*Applicants who have completed the Base-FA Application can choose to complete the following questions in order to be considered for additional funding for under PPC-FA.*

1. If you are requesting Persistent Poverty Financial Assistance (PPC-FA), please describe your CDFI's strategy to effectively deploy a PPC-FA award. Using the data inputs (such as your financial data and activities) as a guide, please include information on your historic activities and pipeline of deploying funds in Persistent Poverty Counties.
  - **Narrative Response:** 3,500 character limit
  - **AMIS data entry response:** Appendix – Application Financial Data Inputs (by Institution Type)

## Disability Funds Financial Assistance (DF-FA)

*Applicants who have completed the Base-FA Application can choose to complete the following questions in order to be considered for additional funding under DF-FA.*

1. Describe the needs and challenges of individuals with disabilities<sup>1</sup> within the communities you serve, such as, but not limited to, asset development; affordable, accessible, and safe housing; employment opportunities; and access to assistive products and services that support health and community living.
  - **Narrative Response:** 3,500 character limit
  - **AMIS data entry responses:** Narrative only
2. Discuss your strategy for meeting the needs and challenges identified in Question 1 through your Financial Products, Financial Services, and Development Services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities. Describe your outreach strategy for reaching individuals with disabilities and/or organizations that provide services to individuals with disabilities.
  - **Narrative Response:** 3,500 character limit
  - **AMIS data entry responses:** Narrative only
3. Describe how you will use the requested DF-FA award to increase and/or expand your Financial Products, Financial Services, and/or Development Services that are directly provided to individuals with disabilities and/or organizations that provide services to

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<sup>1</sup> For the purposes of DF-FA, a person with a Disability is: a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment, as defined by the American Disabilities Act (ADA) at <https://www.ada.gov/cguide.htm>.

individuals with disabilities to address challenges, such as, asset development; affordable, accessible, and safe housing; employment opportunities; and access to assistive products and services that support health and community living.

- **Narrative Response:** 3,500 character limit
- **AMIS data entry responses:** Narrative and data fields below as appropriate

**Applicants will complete the following tables in AMIS:**

<b>Table 22: Disability Financial Products Table (Required)</b>								
#	Financial Product Name	Financial Product Description (100 Characters)	Historic Fiscal Year 1		Historic Fiscal Year 2		Historic Fiscal Year 3	
			\$ of Loans Closed to benefit Individuals with Disabilities	# of Individuals with Disabilities Served	\$ of Loans Closed to benefit Individuals with Disabilities	# of Individuals with Disabilities Served	\$ of Loans Closed to benefit Individuals with Disabilities	# of Individuals with Disabilities Served
1.								
2.								
...(up to 6)								
Total \$ of all loans closed to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	
Total \$ of all loans closed (must match On-Balance Sheet Loans Closed \$):								
% of loans closed to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	

<b>Table 23: Disability Financial Services Table (if Applicable)</b>								
#	Financial Services Name	Financial Services Description (100 characters)	Historic Fiscal Year 1		Historic Fiscal Year 2		Historic Fiscal Year 3	
			# of Financial Services Provided	# of Individuals with Disabilities Served	# of Financial Services Provided	# of Individuals with Disabilities Served	# of Financial Services Provided	# of Individuals with Disabilities Served
1.								
2.								
...(up to 6)								
Total # of all Financial Services provided to benefit individuals with disabilities:			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	
Total # of all Financial Services provided:								

Table 23: Disability Financial Services Table (if Applicable)						
% of Financial Services provided to benefit individuals with disabilities:	{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	

Table 24: Disability Development Services Table (if Applicable)								
#	Development Services Name	Development Services Description (100 characters)	Historic Fiscal Year 1		Historic Fiscal Year 2		Historic Fiscal Year 3	
			# of Dev. Services Provided	# of Clients Served Benefitting Individuals with Disabilities	# of Dev. Services Provided	# of Clients Served Benefitting Individuals with Disabilities	# of Dev. Services Provided	# of Clients Served Benefitting Individuals with Disabilities
1.								
2.								
...(up to 6)								
<b>Total # of all Development Services provided to benefit individuals with disabilities:</b>			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	
<b>Total # of all Development Services provided:</b>								
<b>% of Development Services provided to benefit individuals with disabilities:</b>			{Auto Calculated}		{Auto Calculated}		{Auto Calculated}	

4. Describe any formal or informal partnerships you have established or plan to establish for the purposes of: i) accessing and/or referring customers; ii) developing new products and/or services; and/or iii) providing products and/or services to further your support of individuals with disabilities.
- **Narrative Response:** 2,500 character limit
  - **AMIS data entry responses:** Narrative only

## Appendix A: AAT Compliance Risk Evaluation Questions

Applicant Question		Answers
<p>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.</p>		
C1	Does the CDFI generate externally reviewed, regulator reviewed, or audited financial statements annually?	<ul style="list-style-type: none"> <li>• Annual externally reviewed financial statements;</li> <li>• Annual regulator reviewed financial statements;</li> <li>• Annual audited financial statements;</li> <li>• None of the above</li> </ul>
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). Regulated Institutions should include all (a) Matters Requiring Attention (MRA), (b) Documents of Resolution (DOR), (c) Enforcement Actions (EA), (d) Letters of Understanding and Agreement (LUA), and (e) similar Regulator cited matters and actions. 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.	<ul style="list-style-type: none"> <li>• Not applicable</li> <li>• 0 qualified opinions, adverse opinions, audit findings, or MRAs/dORs/EAs/LUAs, etc.;</li> <li>• 1 qualified opinion;</li> <li>• 2 or more qualified opinions;</li> <li>• 1 audit finding;</li> <li>• 2 or more audit findings;</li> <li>• 1 adverse opinion, MRAs/DORs/EAs/LUAs, etc. (for regulated institutions)</li> <li>• 2 or more adverse opinions, MRAs/DORs/EAs/LUAs, etc. (for regulated institutions)</li> </ul>
C3	What kind of accounting system does this CDFI use to manage its portfolio?	<ul style="list-style-type: none"> <li>• No system;</li> <li>• Paper-based system;</li> <li>• Microsoft Excel-based system;</li> <li>• Enterprise accounting software;</li> <li>• Other</li> </ul>

Applicant Question		Answers
C4	Are externally reviewed financial statements or audited financial statements completed annually within 180 days of the fiscal year end?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
C5	Has the CDFI received any federal, state, or local government financial assistance in the last ten fiscal years?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
C5.1	<b>[Conditionally Required]</b> <i>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?</i>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No (provide explanation in the “Conditionally Required Responses” text box at bottom of this page)</li> <li>• N/A</li> </ul>
C5.2	<b>[Conditionally Required]</b> <i>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?</i>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No (provide explanation in the “Conditionally Required Responses” text box at bottom of this page)</li> <li>• N/A</li> </ul>
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?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
C6.1	<b>[Conditionally required]</b> <i>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?</i>	<ul style="list-style-type: none"> <li>• N/A</li> <li>• 6 months or less;</li> <li>• 1 year or less; or</li> <li>• More than 1 year</li> <li>• (if needed, provide explanation in the “Conditionally Required Responses” text box at bottom of this page)</li> </ul>



Applicant Question		Answers
C7	Does this CDFI maintain staff whose roles and responsibilities include complying with and completing federal, state, or local government financial assistance requirements?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
C7.1	<i>[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?</i>	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No (provide explanation in the “Conditionally Required Responses” text box at bottom of this page)</li> <li>• N/A</li> </ul>
C8	Has this CDFI defaulted on any federal credit instrument in the last ten fiscal years?	<ul style="list-style-type: none"> <li>• Yes (explanation required)</li> <li>• No</li> </ul>
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?	<ul style="list-style-type: none"> <li>• Yes (explanation required)</li> <li>• No</li> </ul>
C10	Has the CDFI developed formal and written policies and procedures to oversee the quality of its investments and loan portfolio?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No (explanation required)</li> </ul>
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?	<ul style="list-style-type: none"> <li>• Yes (explanation required)</li> <li>• No</li> </ul>
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.	<ul style="list-style-type: none"> <li>• Yes (explanation required)</li> <li>• No</li> </ul>

Applicant Question		Answers
C13	<b>[Conditionally required if prior or current CDFI Recipient]</b> 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.	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No (explanation required)</li> <li>• N/A</li> </ul>
C14	<b>[Conditionally Required if prior or current CDFI Recipient]</b> 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?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• N/A</li> </ul>
C15	<b>[Conditionally Required if prior or current CDFI Recipient]</b> How frequently is the CDFI required by its policies and procedures to self-evaluate and track performance on PG&Ms?	<ul style="list-style-type: none"> <li>• Annually or more frequently</li> <li>• Less than once per year</li> <li>• Not required</li> </ul>
C16	Does the CDFI have financial covenants or other performance requirements with third-party funders?	<ul style="list-style-type: none"> <li>• CDFI has accepted funding that included financial covenants or performance requirements from 3rd party funders;</li> <li>• CDFI has not accepted funding that included financial covenants or performance requirements from 3rd party funders; or</li> <li>• CDFI does not have any 3rd party funders</li> </ul>
C16.1	<b>[Conditionally Required]</b> If the CDFI has financial covenants or requirements with third-party funders, how frequently does the CDFI internally measure and report compliance?	<ul style="list-style-type: none"> <li>• More frequently than annually;</li> <li>• Annually;</li> <li>• Less frequently than annually;</li> <li>• Not internally monitored or reported by the CDFI (If needed, provide explanation in the "Conditionally Required Responses" text box at bottom of this page)</li> <li>• N/A</li> </ul>

Applicant Question		Answers
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 be evaluated negatively. If yes, provide a narrative explaining the situation and how it was remedied. Identify when the default occurred.	<ul style="list-style-type: none"> <li>• Yes (explanation required)</li> <li>• No</li> </ul>
C18	Does the CDFI's information technology infrastructure support an accounting system?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No (explanation required)</li> </ul>
C19	Does the CDFI have a delinquent loan management policy?	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No (explanation required)</li> </ul>
C20	In the last fiscal year, has the CDFI had one or more missed or overdue payments to any of its funders?	<ul style="list-style-type: none"> <li>• Yes (explanation required)</li> <li>• No</li> </ul>
<p>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)</p>		

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

Applicants will enter data for the three most recent historic fiscal years, the current year, and the projected three years.

#	Field Name	Data Type	Section
1.	Unrestricted Cash & Cash Equivalents (\$)	Dollar Amount (\$)	Assets
2.	Cash Restricted for Operations (\$)	Dollar Amount (\$)	Assets
3.	Other Real Estate Owned (OREO) (\$)	Dollar Amount (\$)	Assets
4.	Current Assets (\$)	Dollar Amount (\$)	Assets
5.	Allowance for Loan and Lease Losses (\$)	Dollar Amount (\$)	Assets
6.	Total Assets (\$)	Dollar Amount (\$)	Assets
7.	Total Current Liabilities (\$)	Dollar Amount (\$)	Liabilities
8.	Unrestricted Net Assets (\$)	Dollar Amount (\$)	Net Assets
9.	Available Financing Capital (\$)	Dollar Amount (\$)	Net Assets
10.	Total Financing Capital (\$)	Dollar Amount (\$)	Net Assets
11.	Total Net Assets or Equity (\$)	Dollar Amount (\$)	Net Assets
12.	Interest Revenue (\$)	Dollar Amount (\$)	Income
13.	Earned Revenue (\$)	Dollar Amount (\$)	Income
14.	Operating Revenue (\$)	Dollar Amount (\$)	Income
15.	Government Grants (\$)	Dollar Amount (\$)	Income
16.	Total Revenue (\$)	Dollar Amount (\$)	Income
17.	Interest Expense (\$)	Dollar Amount (\$)	Expenses
18.	Operating Expenses (\$)	Dollar Amount (\$)	Expenses
19.	Non-cash Expenses (\$)	Dollar Amount (\$)	Expenses
20.	Total Expenses (\$)	Dollar Amount (\$)	Expenses
21.	Total On-Balance Sheet Loan Portfolio (\$)	Dollar Amount (\$)	Loan Portfolio
22.	Total On-Balance Sheet Loan Portfolio (#)	Number Amount (#)	Loan Portfolio
23.	Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
24.	Commitments (\$)	Dollar Amount (\$)	Loan Portfolio
25.	On-Balance Sheet Loans Closed (\$)	Dollar Amount (\$)	Loan Portfolio
26.	On-Balance Sheet Loans Closed (#)	Number Amount (#)	Loan

#	Field Name	Data Type	Section
			Portfolio
27.	On-Balance Sheet Loans Closed in Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
	% of Financial Products closed in an Eligible Market or Target Market (% - calculated value, no data input)	Percent (%)	N/A
28.	Charge-offs (\$)	Dollar Amount (\$)	Loan Portfolio
29.	Charge-offs (#)	Number Amount (#)	Loan Portfolio
30.	Troubled Debt Restructuring (\$)	Dollar Amount (\$)	Loan Portfolio
31.	Recoveries (\$)	Dollar Amount (\$)	Loan Portfolio
32.	Recoveries (#)	Number Amount (#)	Loan Portfolio
33.	Loans 90 Days (or more) Past Due (\$)	Dollar Amount (\$)	Loan Portfolio
34.	Loans 90 Days (or more) Past Due (#)	Number Amount (#)	Loan Portfolio
35.	Loans Delinquent 61 to 90 days (\$)	Dollar Amount (\$)	Loan Portfolio
36.	Loans Delinquent 61 to 90 days (#)	Number Amount (#)	Loan Portfolio
37.	On-Balance Sheet Loan Guarantees Made (\$)	Dollar Amount (\$)	Loan Portfolio
38.	On-Balance Sheet Loan Guarantees Made in Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
39.	Total On-Balance Sheet Loan Guarantees Outstanding (\$)	Dollar Amount (\$)	Loan Portfolio
40.	Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Loan Portfolio
41.	Equity Investments Exited this Year (\$)	Dollar Amount (\$)	Equity Portfolio
42.	Equity Investments Exited this Year (#)	Number Amount (#)	Equity Portfolio
43.	Investments Written-Off this Year (\$)	Dollar Amount (\$)	Equity Portfolio
44.	Investments Written-Off this Year (#)	Number Amount (#)	Equity Portfolio
45.	Total Equity Investments Portfolio (\$)	Dollar Amount (\$)	Equity

#	Field Name	Data Type	Section
			Portfolio
46.	Total Equity Investments Portfolio (#)	Number Amount (#)	Equity Portfolio
47.	Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	Equity Portfolio
48.	Total Equity Investments Closed (\$)	Dollar Amount (\$)	Equity Portfolio
49.	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) (\$ - calculated value, no data input)	Dollar Amount (\$)	On-balance sheet financial products closed in PPCs
50.	a. On-Balance Sheet Loans closed in PPC serving Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	On-balance sheet financial products closed in PPCs
51.	b. Total Equity Investments closed in PPC serving Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	On-balance sheet financial products closed in PPCs
52.	c. Loan Guarantees made in PPC serving Eligible Market and/or Target Market (\$)	Dollar Amount (\$)	On-balance sheet financial products closed in PPCs

## 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		
<b>Assets</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Allowance for Loan and Lease Losses (\$)	719 or AS0048; Page 2 item 17 or 18	Page 1 (Allowance for Loans & Leases)	FS220
Total Assets (\$)	010; Page 2 item 25	Page 1 (Total Assets)	FS220
<b>Liabilities</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Borrowings (\$)	860C; Page 3 item 6	Page 6 (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
<b>Shares/Deposits</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Shares and Deposits (\$)	018; Page 3 item 19	Page 1 (Total Shares & Deposits)	FS220
<b>Net Worth</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Net Worth (\$)	997; Page 12 item 8	Page 6 (Total Net Worth)	FS220A
<b>Income/Revenue</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Interest Income (\$)	115; Page 5 Item 5	Page 7 (Total Interest Income)	FS220A
Net Income (\$)	661A; Page 5 item 33	Page 7 (Net Income)	FS220A
<b>Expenses</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total Interest Expense (\$)	350; Page 5 item 9	Page 7 (Total Interest Expense)	FS220A
<b>Loan Portfolio</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Total On-Balance Sheet Loan Portfolio (\$)	025B; Page 2 item 16	Page 5 (Total Loans & Leases)	FS220

Total On-Balance Sheet Loan Portfolio (#)	025A; Page 2 item 16	There is no corresponding FPR reference.  <b>Use corresponding term defined for Unregulated Applicants above.</b>	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.  <b>Use corresponding term defined for Unregulated Applicants above.</b>		
On-Balance Sheet Loans Closed (\$)	031B; Page 6 item 15	Page 18 (Total Amount of Loans Granted YTD)	FS220
On-Balance Sheet Loans Closed (#)	031A; Page 6 item 15	There is no corresponding FPR reference.  <b>Use corresponding term defined for Unregulated Applicants above.</b>	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.  <b>Use corresponding term defined for Unregulated Applicants above.</b>		
% 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.  <b>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 (\$)</b>		
Charge-offs (\$)	550; Page 10 item 10	Page 10 (Total Loans Charged Off)	FS220
Troubled Debt Restructuring (\$)	1001F ; Page 17 item 1.F	Page 10 (Total TDR First RE, Other RE, Consumer, and Commercial Loans)	FS220H
Recoveries (\$)	551; Page 10 item 10	Page 10 (Total Loans Recovered)	FS220
Loans 60 Days (or more) Past Due (\$)	041B; Page 8 item 10b (Total Amount of Reportable Delinquent Loans)	Page 8 (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.  <b>CDFI Fund Staff Program Staff Comments:</b> 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 9 (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.  <b>CDFI Fund Staff Program Staff Comments:</b> 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. <b>Use corresponding term defined for Unregulated Applicants above.</b>		
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. <b>Use corresponding term defined for Unregulated Applicants above.</b>		
Total On-Balance Sheet Loan Guarantees Outstanding (\$)-	There is no corresponding FPR reference.  This exact classification not directly defined in 5300 accounts. <b>Use corresponding term defined for Unregulated Applicants above.</b>		
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. <b>Use corresponding term defined for Unregulated Applicants above.</b>		
<b>Equity Portfolio</b>	<b>5300 Account Number</b>	<b>FPR Reference</b>	<b>5300 Table Number</b>
Equity Investments Exited this Year (\$)	There is no corresponding FPR reference.  This exact classification not directly defined in 5300 accounts. <b>Use corresponding term defined for Unregulated Applicants above.</b>		
Equity Investments Exited this Year (#)	There is no corresponding FPR reference.  This exact classification not directly defined in 5300 accounts. <b>Use corresponding term defined for Unregulated Applicants above.</b>		
Investments Written-Off this Year (\$)	There is no corresponding FPR reference.  This exact classification not directly defined in 5300 accounts. <b>Use corresponding term defined for Unregulated Applicants above.</b>		

Investments Written-Off this Year (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Total Equity Investments Portfolio (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Total Equity Investments Portfolio (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Total Equity Investments Closed (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Membership	5300 Account Number	FPR Reference	5300 Table Number
Total Membership (#)	083; Page 7 item 2	Page 18 (Num Current Members)	FS220
Total Field of Membership (#)	084; Page 7 item 3	Page 18 (Num Potential Members)	FS220
Total Members (%)	(083÷084); Page 7 item 2 ÷ Page 7 item 3	Page 18 (% Current Members to Potential Members)	FS220
Total Financial Services Provided in an Eligible Market and/or Target Market (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>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.</b></p>		

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 (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
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) (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification not directly defined in 5300 accounts.</p> <p><b>Calculated value - no data entry.</b></p>		

## 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)	<p>UBPR0081</p> <p><b>DESCRIPTION:</b> Noninterest-Bearing Cash and Due From Banks</p> <p><b>NARRATIVE:</b> Total currency, coin, and noninterest-bearing balances due from depository institutions.</p> <p><b>FORMULA:</b> ExistingOf(cc:RCFD0081[P0], cc:RCON0081[P0])</p>
Allowance for Loan and Lease Losses (\$)	UBPR3123	Page 4 - Loans and Leases Allowance	Schedule RC item 4c (RCFD 3123)	<p>UBPR3123</p> <p><b>DESCRIPTION:</b> Loan and Lease Allowance</p> <p><b>NARRATIVE:</b> The allowance for loan and lease losses.</p> <p><b>FORMULA:</b> IF(uc:UBPRC752[P0] = 31,cc:RCFD3123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3123[P0], NULL))</p>
Average Assets (\$)	UBPRE878	Page 4 - Average Assets During	Schedule RC-K item 9 (RCFD 3368)	<p>UBPRE878</p> <p><b>DESCRIPTION:</b> Average Assets During Quarter</p>

		Quarter		<p><b>NARRATIVE:</b> Average assets for one quarter from Call Report Schedule RC-K.</p> <p><b>FORMULA:</b> IF(uc:UBPR3368[P0] &gt; 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] &lt; 1,uc:UBPR2170[P0], NULL))</p>
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	<p>UBPRE123</p> <p><b>DESCRIPTION:</b> Total Earning Assets</p> <p><b>NARRATIVE:</b> Sum of Net Loans and Leases and Total Investments. RCK item 9 (Average Total Asset) can be used when UBPRE123 (Average Earning Assets) is not available.</p> <p><b>FORMULA:</b> uc:UBPRE119[P0] + uc:UBPRE122[P0]</p>
Total Assets (\$)	UBPR2170	Page 4 - Total Assets	Schedule RC item 12 -RCFD 2170	<p>UBPR2170</p> <p><b>DESCRIPTION:</b> Total Assets</p> <p><b>NARRATIVE:</b> Total Assets from Call Report Schedule RC.</p> <p><b>FORMULA:</b> IF(uc:UBPRC752[P0] = 31,cc:RCFD2170[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON2170[P0], NULL))</p>
<b>Liabilities</b>	<b>UBPR Concept</b>	<b>UBPR Page No. &amp; UBPR Concept Description</b>	<b>Call Report Item</b>	<b>UBPR Concept Description</b>
Total Liabilities (\$)	UBPRD662	Page 4 - Total Liabilities (Including Mortgages)	21. Total liabilities (sum of items 13 through 20)	<p>UBPRD662</p> <p><b>DESCRIPTION:</b> Total Liabilities (Including Mortgages)</p>

			RCFD 2948	<p><b>NARRATIVE:</b> Total Liabilities (excluding notes and debentures subordinated to deposits).</p> <p><b>FORMULA:</b> uc:UBPR2948[PO]</p>
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	<p>UBPR8274</p> <p><b>DESCRIPTION:</b> Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines</p> <p><b>NARRATIVE:</b> Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines</p> <p><b>FORMULA:</b> if(uc:UBPRC752[PO] = 31 and ExistingOf(cc:RCONN256[PO], false) = true, cc:RCFA8274[PO], if(uc:UBPRC752[PO] = 41 and ExistingOf(cc:RCONN256[PO], false) = true, cc:RCOA8274[PO], if(uc:UBPRC752[PO] = 31 and uc:UBPR9999[PO]&gt;'2015-01-01', cc:RCFA8274[PO], if(uc:UBPRC752[PO] = 41 and uc:UBPR9999[PO]&gt;'2015-01-01', cc:RCOA8274[PO], if(uc:UBPRC752[PO] = 31, cc:RCFD8274[PO], if(uc:UBPRC752[PO] = 41,cc:RCON8274[PO], NULL))))))</p>
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 <u>1</u> h. = Total interest income (sum of items 1.a.(3) through 1.g) RIAD 4107	<p>UBPR4107</p> <p><b>DESCRIPTION:</b> Total Interest Income (TE)</p> <p><b>NARRATIVE:</b> Sum of income on loans and leases on a tax equivalent basis + investment income on a tax</p>

				<p>equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets.</p> <p><b>FORMULA:</b> uc:UBPR4010[PO] + cc:RIAD4065[PO] + cc:RIAD4115[PO] + uc:UBPRD398[PO] + ExistingOf(cc:RIAD4069[PO], '0') + cc:RIAD4020[PO] + cc:RIAD4518[PO] + uc:UBPRD405[PO]</p>
Net Income (\$)	UBPR4340	Page 2 - Net Income	Net income (loss) attributable to bank, RIAD 4340, NETINC	<p>UBPR4340</p> <p><b>DESCRIPTION:</b> Net Income</p> <p><b>NARRATIVE:</b> Net Income from Call Report Schedule RI.</p> <p><b>FORMULA:</b> cc:RIAD4340[PO]</p>
<b>Expenses</b>	<b>UBPR Concept</b>	<b>UBPR Page No. &amp; UBPR Concept Description</b>	<b>Call Report Item</b>	<b>UBPR Concept Description</b>
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
<b>Loan Portfolio</b>	<b>UBPR Concept</b>	<b>UBPR Page No. &amp; UBPR Concept Description</b>	<b>Call Report Item</b>	<b>UBPR Concept Description</b>
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	<p>UBPRE386</p> <p><b>DESCRIPTION:</b> Average Total Loans &amp; Leases</p> <p><b>NARRATIVE:</b> Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K.</p>

			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	<b>FORMULA:</b> uc:UBPRD151[P0] + uc:UBPRD272[P0]
Total On-Balance Sheet Loan Portfolio (#)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			
Total On-Balance Sheet Loan Portfolio in Eligible Market and/or Target Market (\$)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			



On-Balance Sheet Loans Closed (\$)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			
On-Balance Sheet Loans Closed (#)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			
On-Balance Sheet Loans Closed in Eligible Market and/or Target Market (\$)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			
% 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 Charge-offs and Recoveries and Changes in Allowances for Credit Losses	<p>UBPR3465</p> <p><b>DESCRIPTION:</b> Gross Loan Losses</p> <p><b>NARRATIVE:</b> Gross amount of loan and lease losses year-to-date. Note that gross loan losses includes the write-down taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.</p> <p><b>FORMULA:</b> IF(uc:UBPR9999[PO] &gt; '2002- 01-01',cc:RIADC079[PO] + cc:RIAD5523[PO],IF(uc:UBPR9999[PO] &lt; '2002-01-01' AND uc:UBPR9999[PO] &gt; '2001-04-01',cc:RIADC079[PO] + uc:UBPRD582[PO],IF(uc:UBPR9999[PO] &lt; '2001-04-01' AND uc:UBPR9999[PO] &gt; '2001-01-01',cc:RIAD4635[PO],NULL)))</p>
Recoveries (\$)	RIAD4605	Page 7 - Line 9 of Schedule RI-B, Part I. Charge-offs and	Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for	Refer to Call Report RIAD4605

		Recoveries on Loans and Leases	Credit Losses	
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 <b>DESCRIPTION:</b> Total Non-Current LN&LS <b>NARRATIVE:</b> The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual. <b>FORMULA:</b> uc:UBPRD667[P0] + uc:UBPRD669[P0]
Loans 90 Days (or more) Past Due (#)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			
Loans Delinquent 61 to 90 days (\$)	UBPRD668	Page 8 - Past Due, Nonaccrual & Restructured	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	UBPRD668 <b>DESCRIPTION:</b> LN & LS 30-89 Days Past Due. <b>NARRATIVE:</b> Loans and leases past due 30 through 89 days and still accruing interest.
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. <i>Use corresponding term defined for Unregulated Applicants above.</i>			
On-Balance Sheet Loan Guarantees Made in Eligible Market and/or Target Market (\$)	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			
Total On-Balance Sheet Loan Guarantees Outstanding	There is no corresponding UBPR concept. <i>Use corresponding term defined for Unregulated Applicants above.</i>			

(\$)				
Total On-Balance Sheet Loan Guarantees Outstanding in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Equity Portfolio	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description
Total Equity Investments Portfolio (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Total Equity Investments Portfolio (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Total Equity Investments Portfolio in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Equity Investments Exited this Year (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Equity Investments Exited this Year (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Total Equity Investments Closed (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Total Equity Investments Closed in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Investments Written-Off this Year (\$)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			
Investments Written-Off this Year (#)	<p>There is no corresponding UBPR concept.</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>			

Total Financial Services Provided in Eligible Markets (#)	<p style="text-align: center;">There is no corresponding UBPR concept.</p> <p style="text-align: center;"><b><i>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.</i></b></p>			
<b>On-Balance Sheet Financial Products Closed in Persistent Poverty Counties</b>	<b>UBPR Concept</b>	<b>UBPR Page No. &amp; UBPR Concept Description</b>	<b>Call Report Item</b>	<b>UBPR Concept Description</b>
On-Balance Sheet loans closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p style="text-align: center;">There is no corresponding UBPR concept.</p> <p style="text-align: center;"><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p style="text-align: center;">There is no corresponding UBPR concept.</p> <p style="text-align: center;"><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$)	<p style="text-align: center;">There is no corresponding UBPR concept.</p> <p style="text-align: center;"><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving an Eligible Market and/or Target Market	<p style="text-align: center;"><b>Calculated value - no data entry.</b></p>			

(Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) (\$)	
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## Appendix B(iv): Required Application Financial Data Inputs: Cooperativa Applicants

Cooperativa applicants should use information from their audited financial statements and Automatización de Informe Trimestral y Sistema Actuarial (AITSA) to complete the Application Financial Data subsection in AMIS. Cooperativa applicants are advised to use their best efforts to provide data for the financial inputs that have no corresponding references by using the guidance provided below. **Note that a cooperativa Applicant will not be penalized if it is unable to provide the data requested.** The CDFI Fund will continue to work directly with cooperativas and COSSEC to refine financial data points and improve the application process.

**Note:** For any item that is listed where your organization has no data, you must enter the number zero (“0”). AMIS will return a red error message if the required response to a field is not provided.

AMIS Inputs	Equivalent Financial Statement Field		
<b>Assets</b>	<b>Audited Financial Statements in Spanish</b>	<b>Reference</b>	<b>AITSA</b>
Allowance for Loan and Lease Losses (\$)	Provisión para Préstamos Incobrables	Loans and Provision for Possible Loan Losses	11000
Total Assets (\$)	Total de Activos	Total Assets	10000
<b>Liabilities</b>	<b>Audited Financial Statements in Spanish</b>	<b>Reference</b>	<b>AITSA</b>
Total Borrowings (\$)	Obligaciones por Pagar	Liabilities-Accounts Payable	21000
<b>Shares/Deposits</b>	<b>Audited Financial Statements in Spanish</b>	<b>Reference</b>	<b>AITSA</b>
Total Shares and Deposits (\$)	Total de Acciones y Depósitos (\$)	Total Shares & Deposits	30500 + 20500
<b>Net Worth</b>	<b>Audited Financial Statements in Spanish</b>	<b>Reference</b>	<b>AITSA</b>
Total Net Worth (\$)	Total de Capital Indivisible	Elements of Undistributed Capital	16530

AMIS Inputs	Equivalent Financial Statement Field		
<b>Income/Revenue</b>	<b>Audited Financial Statements in Spanish</b>	<b>Reference</b>	<b>AITSA</b>
Total Interest Income (\$)	Ingresos de Intereses	Total Interest Income (Interest on Loans+Interest on Savings Accounts & CD+Interest on Investment)	40500 + 41000 + 41500
Net Income (\$)	Economía Neta	Net Income	80000
<b>Expenses</b>	<b>Audited Financial Statements in Spanish</b>	<b>Reference</b>	<b>AITSA</b>
Total Interest Expense (\$)	Total Gasto de Intereses	Total Interest Expense (Interest on Deposits & Borrowed Money)	50500 + 51000
<b>Loan Portfolio</b>	<b>Audited Financial Statements in Spanish</b>	<b>Reference</b>	<b>AITSA</b>
Total On-Balance Sheet Loan Portfolio (\$)	Total (\$) de Préstamos en Cartera	Total Loans & Leases	10500
Total On-Balance Sheet Loan Portfolio (#)	Número de Préstamos en Cartera	Not Available in Audit Financial Statement. Available in Quarterly Call Reports. <b>Use corresponding term defined for Unregulated Applicants above.</b>	Number of total Loans (Loans Schedule Section on Call Report)  AITSA 10500
Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)	<b>Use corresponding term defined for Unregulated Applicants above.</b>		
On-Balance Sheet Loans Closed (\$)	Total (\$) de Préstamos Originados	Not Available in Audit Financial Statement. Available in Quarterly Call Report <b>Use corresponding term defined for Unregulated Applicants above.</b>	Dollar amount of total loans granted quarterly and in the fiscal year.  AITSA 17000
On-Balance Sheet Loans Closed (#)	Número de Préstamos Originados	Not Available in Audit Financial Statement. Available in Quarterly Call Report <b>Use corresponding term defined for Unregulated Applicants above.</b>	Number of total loans granted quarterly and in the fiscal year.  AITSA 17000
On-Balance Sheet Loans	Not Available		

AMIS Inputs	Equivalent Financial Statement Field		
Closed in an Eligible Market and/or Target Market (\$)	<i>Use corresponding term defined for Unregulated Applicants above.</i>		
Loan Portfolio	Audited Financial Statements in Spanish	Reference	AITSA
Charge-offs (\$)	Préstamos Cargados Contra la Reserva	Total Loans Charged Off (Loans and Accounts Charged-off)	00060
Troubled Debt Restructuring (\$)	Préstamos Restructurados	Restructured Loans (Total TDR First RE, Other RE, Consumer, and Commercial Loans)	10570
Recoveries (\$)	Recobro de Préstamos Previamente Cargados a Reserva	Net Recoveries (Total Loans Recovered)	00065
Loans 60 Days (or more) Past Due (\$)	Préstamos Morosos (\$) con más de 60 días de atraso	Total Loans - All Types (>60 Days) past due	15000
Loans 60 Days (or more) Past Due (#)	Préstamos Morosos (#) con más de 60 días de atraso	Not Available  <b>CDFI Fund Staff Comments:</b> 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.	Total Number Delinquent Loans Schedule  AITSA 15000
Total Loans Delinquent 31 to 60 Days (\$)	Préstamos Morosos (\$) a 31 a 60 días de atraso	Not Available  <b>CDFI Fund Staff Comments:</b> The total amount (\$) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.	
Total Loans Delinquent 31 to 60 Days (#)	Préstamos Morosos (#) con 31 a 60 días de atraso	Not Available  <b>CDFI Fund Staff Comments:</b> 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.	
On-Balance Sheet Loan Guarantees Made (\$)	Not Available  <i>Use corresponding term defined for Unregulated Applicants above.</i>		
On-Balance Sheet Loan Guarantees	Not Available		



AMIS Inputs	Equivalent Financial Statement Field		
Made in an Eligible Market and/or Target Market (\$)	<i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total On-Balance Sheet Loan Guarantees Outstanding (\$)-	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Equity Portfolio	Audited Financial Statements in Spanish	Reference	
Equity Investments Exited this Year (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Equity Investments Exited this Year (#)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Investments Written-Off this Year (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Investments Written-Off this Year (#)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total Equity Investments Portfolio (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total Equity Investments Portfolio (#)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total Equity Investments Portfolio in an Eligible Market and/or Target	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		

AMIS Inputs	Equivalent Financial Statement Field		
Market (\$)			
Total Equity Investments Closed (\$)	<p>Not Available</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)	<p>Not Available</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
% of Financial Products Closed in an Eligible Market and/or Target Market	<p>Not Available</p> <p><b>Calculated value (no data entry): On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$) + On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$) + Total Equity Investments Closed in an Eligible Market and/or Target Market (\$) / (On-Balance Sheet Loans Closed + On-Balance Sheet Loan Guarantees Made + Total Equity Investments Closed)</b></p>		
Membership	Audited Financial Statements in Spanish	Reference	AITSA
Total Membership (#)	Socios de la Cooperativa	(Num Current Members)	00115
Total Field of Membership (#)	Not Available	Island's Total Population per Census (Num Potential Members)	
Total Members (%)	Not Available	Not Available ( % Current Members to Potential Members)	
Total Financial Services Provided in an Eligible Market and/or Target Market (#)	<p>Not Available</p> <p><b>CDFI Fund Staff Comments:</b> 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.</p>		
On-Balance Sheet Financial Products Closed in Persistent Poverty Counties	Audited Financial Statements in Spanish	Reference	
On-Balance Sheet Loans closed in PPCs serving an	<p>Not Available</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		

AMIS Inputs	Equivalent Financial Statement Field	
Eligible Market and/or Target Market (\$)		
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p style="text-align: center;">Not Available</p> <p style="text-align: center;"><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>	
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$)	<p style="text-align: center;">Not Available</p> <p style="text-align: center;"><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>	
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) (\$)	<p style="text-align: center;">Not Available</p> <p style="text-align: center;"><b>Calculated value - no data entry.</b></p>	



## APPENDIX C: Matching Funds Retained Earnings Calculators

This Appendix only applies to Applicants using retained earnings as Matching Funds, who must complete and attach the appropriate Retained Earnings Calculator in AMIS, based on financial institution type. Only CDFI Program FA Core Applicants are required to submit Matching Funds, with the exception of Native American CDFIs.

Retained Earnings Calculator: Non-Regulated Entities					
Line	Financial Data	Select FYE	Select FYE	Select Most Recent FYE:	Notes/ Documentation:
A	Total Income/Revenue				
B	LESS Income from Federal Sources (Itemize source and amount in the lines below. Add additional lines as necessary)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
C	LESS Income listed as Matching Funds Used (Itemize source and amount in the lines below. Add additional lines as necessary).	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	

D	LESS Retained Earnings Used in Previous Award Years	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
D1	FYE Retained Earnings Used				
D2	Previous 3 Year Average Retained Earnings Used (Two Year Overlap)				
D3	Previous 3 Year Average Retained Earnings Used (One Year Overlap)				
E	Subtotal: Adjusted Operating Income/Revenue	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
F	Total Expenses				
G	LESS Total Expenses Associated with Lines B and C (Itemize source and amount in the lines below. Add additional lines as necessary)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
	Review?	Ok!	Ok!	Ok!	
	Salary and fringe benefits				
	Bad debt/loan loss provision				
	Program services funded through grants				
	Grant expense				
	Other				
H	Subtotal: Adjusted Expenses	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
I	TOTAL RETAINED EARNINGS (E-H)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
Any of the Results Below Can Be Used As Match:					

J	Retained Earnings Increase from Fiscal Year End(s) within the Matching Funds Window:		Three Year Average Retained Earnings Initial Increase	{Auto Calculated}
K	Three Year Average Retained Earnings Eligible for MF	{Auto Calculated}	Prior Three Year Average Retained Earnings Used for MF (Two Years of Overlap)	{Auto Calculated}
L	Matching Funds Used		Prior Three Year Average Retained Earnings Used for MF (One Year of Overlap)	\$0

Retained Earnings Calculator: Credit Unions						
Line	Call Report and other Financial Data	Select FYE	Select FYE	Select FYE	Select Most Recent FYE:	Notes/ Documentation:
A	<b>Total Net Worth</b> (from PCA Net Worth Calculation Worksheet, Line 8 in Call Report Form 5300)					
B	<b>LESS: Uninsured Secondary Capital</b> (Call Report Form 5300: Line 9. Uninsured Secondary Capital, "Total Amount" )					
	Subtotal Modified Retained Earnings (A-B)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
	Change in Modified Retained	N/A	{Auto	{Auto	{Auto	

	Earnings		Calculated}	Calculated}	Calculated}	
C	<b>LESS Income from Federal Sources</b> Itemize source and amount in the lines below.	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
D	<b>LESS Matching Funds Used (include current and prior years)</b> (Itemize source and amount in the lines below - report retained earnings from prior award years below in Section E.)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E	<b>LESS Retained Earnings Used in Previous Award Years</b> (Insert year retained earnings generated)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E1	FYE Retained Earnings Used					
E2	Previous 3 Year Average Retained Earnings Used (Two Year Overlap)					
E3	Previous 3 Year Average Retained Earnings Used (One Year Overlap)					



F	Adjusted Retained Earnings	N/A	\$0	\$0	\$0
<b>Any of the Results Below Can Be Used As Match:</b>					
G	Retained Earnings Increase from Fiscal Year End(s) within the Matching Funds Window:			Three Year Average Retained Earnings Increase	{Auto Calculated}
H	Three Year Average Retained Earnings:	{Auto Calculated}		Prior Three Year Average Retained Earnings Used for MF (Two Years of Overlap)	{Auto Calculated}
I	Matching Funds Used			Prior Three Year Average Retained Earnings Used for MF (One Year of Overlap)	{Auto Calculated}

Applicants using Retained Earnings Since Inception, must complete Test 1 and Test 2 below

<b>Test #1</b>		
K	Total FA Request Amount (Base-FA + PPC-FA + DF-FA)	
L	<b>Total Net Worth</b> (from PCA Net Worth Calculation Worksheet, Line 8 in Call Report Form 5300)	{Auto Calculated}
M	<b>LESS: Uninsured Secondary Capital</b> (Call Report Form 5300: Line 9. Uninsured Secondary Capital, "Total Amount" )	{Auto Calculated}
N	Adjusted Retained Earnings	{Auto Calculated}

O	Since Inception Match Available	No, not eligible to use Since Inception option
<b>Test #2</b>		
<b>Section I: Shares/Deposits</b>		
P	<b>Dec 31, 2020</b> Call Report Form 5300: Line 19c. Total Shares and Deposits, "Total Amount"	
Q	<b>Dec 31, 2021</b> Call Report Form 5300: Line 19c. Total Shares and Deposits, "Total Amount"	
R	Increase over the past year	{Auto Calculated}
S	% of Award	{Auto Calculated}
T	Minimum Threshold Met	{Auto Calculated}
<b>Section II: Loans &amp; Leases</b>		
U	<b>Dec 31, 2019</b> Call Report Form 5300: Loans & Leases	{Auto Calculated}
U1	<b>Dec 31, 2019</b> Call Report Form 5300: Line 16. Total Loans & Leases, "Amount"	

U2	<b>Dec 31, 2019</b> Call Report Form 5300: Line 17. Less: Allowance for Loan & Lease Losses, "Amount"	
V	<b>Dec 31, 2020</b> Call Report Form 5300: Loans & Leases	{Auto Calculated}
V1	<b>Dec 31, 2020</b> Call Report Form 5300: Line 16. Total Loans & Leases, "Amount"	
V2	<b>Dec 31, 2020</b> Call Report Form 5300: Line 17. Less: Allowance for Loan & Lease Losses, "Amount"	
W	Increase over the past year	{Auto Calculated}
X	% of Award	{Auto Calculated}
Y	Minimum Threshold Met	{Auto Calculated}
<b>Section III: Increase in Shares/Deposits and Loans &amp; Leases</b>		
Z	Minimum Threshold Met	{Auto Calculated}

**Retained Earnings Calculator: Bank & Bank Holding Companies**

Line	Call Report Data	Select FYE	Select FYE	Select FYE	Select Most Recent FYE:	Notes/ Documentation:
A	<b>Retained earnings</b> (Line 16c from Holding Company report FR Y-9SP; line 20d from FR Y-9LP; Schedule RC, line 26a from Bank Call Report)					
B	<b>Accumulated other comprehensive income</b> (Line 16d from Holding Company report FR Y-9SP; line 20e from FR Y-9LP; Schedule RC, line 26b from Bank Call Report)					
	Subtotal Modified Retained Earnings (A+B)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
	Change in Modified Retained Earnings	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
C	<b>LESS Income from Federal Sources</b> (Itemize source and amount in the lines below.)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	

D	<b>LESS Matching Funds Used (include current and prior years)</b> (Itemize source and amount in the lines below, include retained earnings from prior Award years below in Section E.)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E	<b>LESS Retained Earnings Used in Previous Award Years</b> (Insert year retained earnings generated)	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E1	FYE Retained Earnings Used					
E2	Previous 3 Year Average Retained Earnings Used (Two Year Overlap)					
E3	Previous 3 Year Average Retained Earnings Used (One Year Overlap)					
F	Adjusted Retained Earnings	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
<b>Any of the Results Below Can Be Used As Match:</b>						
G	Retained Earnings Increase from Fiscal Year End(s) within the Matching Funds Window:			Three Year Average Retained Earnings Initial Increase		{Auto Calculated}
H	Three Year Average Retained Earnings Increase:	{Auto Calculated}		Prior Three Year Average Retained Earnings Used for MF (Two Years of Overlap)		{Auto Calculated}
I	Matching Funds Used			Prior Three Year Average		{Auto Calculated}

			Retained Earnings Used for MF (One Year of Overlap)	
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Applicants using Retained Earnings Since Inception, must complete Test 1 and Test 2 below

**Test #1**

K	Total FA Request Amount (Base-FA + PPC-FA + DF-FA)	
L	Retained earnings (Line 16c from Holding Company report FR Y-9SP; line 20d from FR Y-9LP; Schedule RC, line 26a from Bank Call Report) Dec 31, 2019	{Auto Calculated}
M	LESS Accumulated other comprehensive income (Line 16d from Holding Company report FR Y-9SP; line 20e from FR Y-9LP; Schedule RC, line 26b from Bank Call Report) Dec 31, 2019	{Auto Calculated}
N	Adjusted Retained Earnings	{Auto Calculated}
O	Since Inception Match Available	No, not eligible to use Since Inception option

**Test #2**

**Section I: Deposits**

P	<b>Dec 31, 2020</b> Call Report: Schedule RC - Balance Sheet, Line 13a - Deposits: In domestic offices		
Q	<b>Dec 31, 2021</b> Call Report: Schedule RC - Balance Sheet, Line 13a - Deposits: In domestic offices		
R	Increase over the past year	{Auto Calculated}	
S	% of Award	{Auto Calculated}	
T	Minimum Threshold Met	{Auto Calculated}	
<b>Section II: Loans &amp; Leases</b>			
U	<b>Dec 31, 2019</b> Call Report: In Schedule RC - Balance Sheet, Line 4d - Loans and leases held for investment, net of allowance		
V	<b>Dec 31, 2020</b> Call Report: In Schedule RC - Balance Sheet, Line 4d - Loans and leases held for investment, net of allowance		

W	Increase over the past year	{Auto Calculated}	
X	% of Award	{Auto Calculated}	
Y	Minimum Threshold Met	{Auto Calculated}	
<b>Section III: Increase in Deposits and Loans &amp; Leases</b>			
Z	Minimum Threshold Met	{Auto Calculated}!	

<b>Retained Earnings Calculator: Cooperativas</b>						
Line	Call Report and other Financial Data	Select FYE	Select FYE	Select FYE	Select Most Recent FYE:	Notes/ Documentation:
A	<b>Total Net Worth</b> (from Total de Capital Indivisible, AITSA 16530)					



B	<b>LESS: Uninsured Secondary Capital</b> (from Obligaciones de Capital, AITSA 30501)					
	Subtotal Modified Retained Earnings (A-B)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
	Change in Modified Retained Earnings	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
C	<b>LESS Income from Federal Sources</b> Itemize source and amount in the lines below.	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
D	<b>LESS Matching Funds Used</b> (include current and prior years) (Itemize source and amount in the lines below, include retained earnings from prior Award years below in Section E.)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E	<b>LESS Retained Earnings Used in Previous Award Years</b> (Insert year retained earnings generated)	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}	
E1	FYE Retained Earnings Used					

E2	Previous 3 Year Average Retained Earnings Used (Two Year Overlap)				
E3	Previous 3 Year Average Retained Earnings Used (One Year Overlap)				
F	Adjusted Retained Earnings	N/A	{Auto Calculated}	{Auto Calculated}	{Auto Calculated}

Any of the Results Below Can Be Used As Match:		
G	Retained Earnings Increase from Fiscal Year End(s) within the Matching Funds Window:	
H	Three Year Average Retained Earnings:	{Auto Calculated}
I	Matching Funds Used	

Three Year Average Retained Earnings Increase	{Auto Calculated}
Prior Three Year Average Retained Earnings Used for MF (Two Years of Overlap)	{Auto Calculated}
Prior Three Year Average Retained Earnings Used for MF (One Year of Overlap)	{Auto Calculated}

Applicants using Retained Earnings Since Inception, must complete Test 1 and Test 2 below

**Test #1**

K	Total FA Request Amount (Base-FA + PPC-FA + DF-FA)	
L	<b>Total Net Worth</b> (from Total de Capital Indivisible, AITSA 16530)	{Auto Calculated}
M	<b>LESS: Uninsured Secondary Capital</b> (from Obligaciones de Capital, AITSA 30501)	{Auto Calculated}

N	Adjusted Retained Earnings	{Auto Calculated}
O	Since Inception Match Available	No, not eligible to use Since Inception option

**Test #2**

<b>Section I: Shares/Deposits</b>		
P	<b>Dec 31, 2020</b> AITSA: Sum of "Acciones" and "Depósitos" (20500 + 30500)	
Q	<b>Dec 31, 2021</b> AITSA: Sum of "Acciones" and "Depósitos" (20500 + 30500)	
R	Increase over the past year	{Auto Calculated}
S	% of Award	{Auto Calculated}
T	Minimum Threshold Met	{Auto Calculated}
<b>Section II: Loans &amp; Leases</b>		
U	<b>Dec 31, 2019</b> AITSA: Préstamos	{Auto Calculated}

U1	Dec 31, 2019 AITSA: Préstamos (10500)	
U2	Dec 31, 2019 AITSA: Provisión de Préstamos Incobrables (11000)	
V	Dec 31, 2020 AITSA: Préstamos	{Auto Calculated}
V1	Dec 31, 2020 AITSA: Préstamos (10500)	
V2	Dec 31, 2020 AITSA: Provisión de Préstamos Incobrables (11000)	
W	Increase over the past year	{Auto Calculated}
X	% of Award	{Auto Calculated}
Y	Minimum Threshold Met	{Auto Calculated}
<b>Section III: Increase in Shares/Deposits and Loans &amp; Leases</b>		
Z	Minimum Threshold Met	{Auto Calculated}

