U.S. Department of Treasury
Community Development Financial Institutions Fund

CDFI
Institution Level Report Instructions
CIIS 15.0

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Last updated November, 2017

Getting Started

To begin your Institution Level Report (ILR), choose ILR/Data Entry from the drop down menu on the home page of CIIS.

Troubleshooting – "I can't see the ILR option in my menu bar"

To resolve the issue, you will first make sure you are using Internet Explorer. If using Internet Explorer and still unable to view the menu bar correctly, an update to compatibility mode is necessary.

Step 1: Select the Internet Explorer tools menu -> Compatibility View settings
Step 2: Select the add button for "cdfifund.gov"

Once completed, the menu bar should appear with no complications.

AMIS Organization Profile

The CDFI Fund's Awards Management Information System (AMIS) is an enterprise-wide business system, built on a commercial off-the-shelf product called Salesforce that has been customized to meet the CDFI Fund's specific needs. AMIS will support all CDFI Fund programs through each phase of the programs' life cycle.

The AMIS Portal is available for users to register organizations and users, update organization profiles, submit CDE certification applications, and initiate service requests, such as General Inquiries (e.g., program questions, IT issues) and Change Requests (e.g., Material Events, amendments).

Please begin by reading the AMIS Quick Start Guide, which provides guidance for first-time users on how to log in, set your password, verify your profile, and begin using AMIS. For additional information, please see the Getting Started – Navigating AMIS training manual and the AMIS FAQs.

For AMIS IT support, please submit a General Inquiry service request. Alternatively, you may contact us at AMIS@cdfi.treas.gov or (202) 653-0422.

Troubleshooting – "My information displayed is not correct, how can I fix it?"

Correcting Organization Profile data in AMIS:
- Click Service Requests
- Choose Create New Service Request
- Choose Change Request, click continue
- Fill out information as necessary and click Submit

** Awardees correcting their FYE in their AMIS account must also submit an amendment request to the CDFI Fund to correct the FYE in their award's Assistance Agreement. Submit requests to amendments@cdfi.treas.gov**

You may continue to enter data in the ILR while waiting for the profile to update.

CIIS Requires Responses to All Questions

Your Organization must provide a response in every "active" data field in order to submit the ILR. Data fields that are not required are "grayed out" on the screen. When a User leaves a page, CIIS provides a notice identifying required responses that are missing. CIIS also provides a summary Status Page to verify the completion of each ILR section.

Completing Tables

Tables are used for questions where the number of responses may differ for each Organization. For example, in the Contributed Operating Revenue Table, a User completes one row for each type of donor that is applicable to that User's Organization. General Table functionality is described here.
- Add Row: Click the "Add Row" button to add a new row to the Table. For each row, CIIS will provide a pop-up data dialog box. After completing the data dialog box for the specific row, click the "Add" button within the data dialog box to add the new responses to the Table OR click the "Cancel" button to delete the responses.
- Modify Row: Select the row to be modified by clicking the radio button in the left column of the Table. You may only modify one row at a time. Click the "Update Row" button to reopen the data dialog box. Enter any changes in the data dialog box and click the "Update" button to update the Table with the new responses OR click the "Cancel" button to leave the data unmodified.
- Delete Row(s): Select the row(s) to be deleted by clicking the radio buttons in the left column of the Table. Click the "Delete Row" or "Delete Rows" button to remove the row(s) from the Table.
- Complete Table: CIIS determines that a Table is complete when the User clicks the "Please Check Here to Confirm That the Table is Complete" check box that accompanies each Table. If your Organization does not have any information to enter into a Table, click the check box and skip to the next question.

Users Must Complete Tables: The CDFI Fund will not consider the ILR to be complete if the check box is clicked on an empty Table when the Organization has information that should have been included in the table. During the cleansing process, the Fund will re-open the ILR and ask the Organization to complete the Table and re-submit the ILR. The Fund will not consider the ILR submitted until all applicable Tables are complete.

Managing Pop-Ups: The pop-up data dialog boxes open as new windows. If you "lose" the data dialog box on your screen prior to clicking "Add," "Update," or "Cancel," please check whether the window is "hidden" behind other windows or programs.

In order to enter the ILR, Users must confirm the following data fields provided from their Organization's AMIS Profile. Any errors must be corrected in AMIS prior to entering the ILR. Please consult the AMIS troubleshooting section on how to correct these errors.

(1) Organization's Fiscal Year End:
(2) Organization's Type of Financial Institution:
(3) Organizational Structure:
(4) Year of Organization's Incorporation:
(5) Year Organization Began Financing Activities:
(6) FDIC Certification Number (Banks/Thrifts only), Depository Institution Holding Company Identification Number, or NCUA Charter Number (Credit Unions only):

** If the information is INCORRECT or BLANK, the data must be corrected prior to entering CIIS.

Section I: Organization Information

A. *Basic Information*

This section displays information that the CDFI Fund currently has on file for the Organization:
- Street Address
- City
- State
- Zip
- Website Address (if available)

1. **Name of Person Responsible for Completing the ILR**

Enter the name of the person from the Organization who is primarily responsible for the ILR. The Fund will contact this individual during the cleansing process if clarification or explanations are required.

2. **Telephone Number of Person Responsible (including Extension if applicable)**

Enter the telephone number of the person entered in Q.1.

3. **Email Address of Person Responsible**

Enter the email address of the person entered in Q.1. Use all lower case letters, unless the address is case sensitive.
- CIIS may pre-fill the response. If the pre-filled information is incorrect, enter the correct information.

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B. *Organizational Structure/Affiliation*

4. Is the Organization Minority Owned or Controlled?

Select whether the Organization was minority owned or controlled at the reporting period end OR select Don't Know. A non-profit is considered to be minority owned or controlled if more than 50 percent of its Board members are minorities, or the Chief Executive Officer, Executive Director, General Partner, or Managing Member is a minority. If you select "Don't Know", please provide an explanation in the Notes.

Troubleshooting – "How do I add a note to the CDFI Fund in my ILR?"
Next to the question is a note icon. Click on the note icon and a pop up box will appear where you can type your notes for that particular question.

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5. Is the Organization Women Owned or Controlled?

Select whether the Organization was women owned or controlled at the reporting period end OR select Don't Know. See general explanation in Q.4.
If you select "Don't Know", please provide an explanation in the Notes field.

6. Is the Organization a "Faith-Based" Organization?

Select whether the Organization is a faith-based Organization.

7. Did the Organization Finance or Provide Financial Services to any Religious Institution(s) or Faith-Based Organization(s) During the Reporting Period?

Select whether the Organization financed or provided financial services to any religious or faith-based Organization(s) during the reporting period.

C. *Populations and Geography Financed During the Reporting Period*

Select whether the Organization provided any financing to the following populations or geographic areas during the reporting period. Financing *includes* loans, investments, financial services, loan purchases, and loan guarantees. If the Organization does not finance individuals or businesses owned by individuals (not corporations), select "No" for each category.

8. Which of the Following Racial Populations Did the Organization Finance During the Reporting Period?
Please select Yes, No, or Don't Know from the drop down menu for each of the following:
- American Indian
- Alaska Native
- Asian
- Black or African American
- Native Hawaiian
- Other Pacific Islander

- White
- Other

9. Did the Organization Finance any Persons of Hispanic Origin During the Reporting Period?

Select whether the Organization financed any persons of Hispanic origin during the Reporting Period OR select Don't Know.

10. Which of the Following Geographic Areas did the Organization Provide Financing in During the Reporting Period?
Please select Yes, No, or Don't Know from the drop down menu for each of the following:
- Appalachia
- Colonias
- Hot Zones
- Lower Mississippi Delta
- Native American Areas
- Rural Areas
- Major Urban Area
- Minor Urban Area

11. Are 50% or More of the Customers or End Users American Indian, Alaska Native, or Native Hawaiian or Located in Native American Areas?

Select whether 50% or more of the Organization's customers or end users are American Indian, Alaska Native, or Native Hawaiian OR located in Native American Areas OR select Don't Know.

12. Native American Community Activities Table

Enter the Native American Community(ies) that the Organization provided financing or development services to during the reporting period.
- *Include* financing and development services provided directly to community residents, businesses owned or controlled by community residents, or organizations that provided services to community residents or businesses.
- *Include* financing and development services that resulted in jobs created for residents of the community.
- *Include* financing and development services that otherwise resulted in services for residents or business owners located in the community.

Explanation of the Data Points for Native American Community Activities Table

Name
- For each row, enter the name of the Native American Community served during the reporting period.

Percent of Total Financing
- For each community, enter the percent of total financing that the community represents OR select Don't Know. You may provide approximate percentages.

D. _Staff and Consultants: # of Full-Time Equivalents (FTEs)_

For each category, enter the Organization's full-time equivalent (FTE) resource allocation at the reporting period end.

- _Include_ all full-time and part-time employees.
- _Include_ contractors, consultants and volunteers that perform ongoing operations.
- _Exclude_ temporary employees.
- _Exclude_ professional services conducted outside of the office by third parties such as accounting, bookkeeping, and legal counsel.

> One FTE is a 35-hour or more work-week. In calculating the number of FTEs, part-time employees should be combined.
>
> _Example (1): Two part-time employees that each work 17.5 hours per week should be combined to count as one FTE. (17.5 hours X 2 = 35 hours)_
>
> _Example (2): If a full-time loan officer spends 28 hours per week on lending activities and 7 hours per week providing training, this person would count as .80 (=28/35 or 80%) FTEs Dedicated to Lending/Investing activities and .20 (=7/35 or 20%) FTEs Dedicated to Development Services._

13. FTEs Dedicated to Lending/Investing

Enter the Organization's total FTEs dedicated to loan/investment underwriting and outreach, loan administration, servicing, and collections at the reporting period end.

14. FTEs Dedicated to Development Services

Enter the Organization's total FTEs dedicated to providing Development Services such as housing technical assistance, homeownership counseling, business technical assistance, real estate technical assistance, credit counseling, and financial education at the reporting period end.

15. FTEs Dedicated to Financial Services Other than Lending/Investing

Enter the Organization's total FTEs dedicated to services such as opening checking or savings accounts, check cashing, issuing money orders and certified checks, deposit-taking, safe deposit box services, or other similar services at the reporting period end.

16. FTEs Dedicated to Administration and Other Activities

Enter the Organization's total FTEs dedicated to any activities not covered in the categories above at the reporting period end. Include finance, human resources, fundraising, policy, administration, and other overall management.

17. Total FTEs

Enter Total FTEs.
- *Please verify: Total FTEs (Q.17) = FTEs Dedicated to Lending/Investing (Q.13) + FTEs Dedicated to Development Services (Q.14) + FTEs Dedicated to Financial Services Other than Lending/Investing (Q.15) + FTEs Dedicated to Administration and Other Activities (Q.16)*

18. Consultant/Contractor FTEs

Of the total FTEs entered in Question 17, enter the number of consultant/contractor FTEs.

> **Review the FTE numbers for accuracy.** The Fund will determine the Organization's Total Employee FTEs by subtracting the Q.18 Consultant/Contractor FTEs from Q.17 Total FTEs.
> - *If the Organization is a Bank or Thrift, **verify** that the Total Employee FTEs match the publicly available Federal Deposit Insurance Corporation (FDIC) data.*
> - *If the Organization is a Credit Union, **verify** that the Total Employee FTE is consistent with the publicly available National Credit Union Administration (NCUA) data.*

Section II: Financial Position

Use the Organization's Financial Statements for the reporting period to complete the Financial Position Section.

A. Lending/Investing Pool

> For *venture capital funds*, all questions in this section pertain to the investing entity(ies), not the managing entity, unless otherwise noted.

19. Investment Capital Table

Enter all loan or investment capital as of the reporting period end.
- Include idle capital available to lend/invest, as well as deployed capital.
- Include only capital that is reflected in the Organization's Balance Sheet.
- Exclude undrawn lines of credit.
- If the Organization makes grants, exclude funds used for such grants.
- For venture capital funds, record all paid in capital. Committed capital will be reported separately in Q. 21.

Tips for completing the Investment Capital Table

- Use one row in the Table for each distinct Source of Capital with the same Type of Capital, Interest Rate, and Maturity Date. CIIS will calculate the weighted average interest rate and remaining term and display it in Q. 20 Investment Capital Summary Table.

- **Be Efficient / Combine Rows:** If the Organization has 3 or more investments from a single Source of Capital and Type of Capital, the user may enter these investments as a single row.
  - The user may calculate the weighted average Interest Rate.
  - The user should select the "Multiple Dates" checkbox when there is more than one origination date and/or maturity date.

    *Example: If the Organization has 3 loans from 3 different banks, the User may enter a single row for Bank or Other Regulated Financial Institution, Debt-Other, and enter the calculated **weighted average interest rate** of the 3 loans and select "Multiple Dates" for the Origination Date and Maturity Date.*

- Net Assets *(Type of Capital)*: All, or a portion, of an Organization's Net Assets is usually used for Investment Capital. Typically, this includes all Permanently Restricted Net Assets, and may include all, or a portion, of Unrestricted Net Assets. If the Organization's Balance Sheet includes a line item for "Net Assets Restricted for Lending/Investing," include a row for Net Assets in the Investment Capital Table.

- Internal Funds *(Source of Capital)*: Use "Internal Funds" as the Source of Capital for for-profit and credit union retained earnings. For non-profits, use "Internal Funds" as the Source of Capital for net assets derived from earned income and any net assets whose source cannot be identified. The Type of Capital for all "Internal Funds" is "Net Assets - Other OR Retained Earnings."

    Example: Two years ago the Organization received a $100,000 grant from the ABC Foundation. If the Organization did not track the grant separately and therefore cannot distinguish its balance from other net assets, then it should be categorized as "Net Assets - Other OR Retained Earnings." If the Organization did track the grant separately and knows the balance, then it should be categorized as "Net Assets - Grants."

- Debt - EQ2 *(Type of Capital)*: If debt is not identified as an Equity Equivalent Investment (EQ2) in the Organization's Financial Statements, it is most likely not an EQ2 and should be categorized in CIIS as Debt - Other. An EQ2 must be a loan to a CDFI that meets the following characteristics:
  - At the end of the initial term, the loan must have a definite rolling maturity date that is automatically extended on an annual bases if the CDFI borrower continues to be financially sound and carry out a community development mission.
  - Periodic payments of interest and/principal may only be made out of the CDFI borrower's available cash flow after satisfying all other obligations.
  - Failure to pay principal or interest (except at maturity) will not automatically result in a default of the loan agreement.
  - The loan must be subordinated to all other debt except for the equity-equivalent like loans.

Explanation of the Data Points for Investment Capital Table

Source of Capital
- For each row, select the Source of Capital:
    • Bank or other Regulated Financial Institution
    • CDFI Intermediary
    • Corporation - Real Estate Developer or Investment Company
    • Corporation - Utility Company
    • Corporation - Other
    • Government-Federal - CDFI Fund
    • Government-Federal - Other Sources
    • Government - State or Local
    • Government Sponsored Entity (GSE)
    • Individuals
    • Internal Funds
    • Non Depository Financial Institution - Insurance Company
    • Non Depository Financial Institution - Investment Bank
    • Non Depository Financial Institution - Pension Fund
    • Non Depository Financial Institution - Venture Fund
    • Philanthropic Organization - Foundation
    • Philanthropic Organization - Other
    • Religious Institution
    • Other

Type of Capital
- For each row, select the Type of Capital:
    • Deposits
    • Debt - EQ2
    • Debt-Secondary Capital (Credit Union Only)
    • Debt-Other
    • Equity Investments
    • Net Assets-Grants
    • Net Assets-Other OR Retained Earnings

Amount
- For each row, enter the Amount of lending/investing capital remaining at the reporting period end. For loans, enter the outstanding principal balance as it appears in the Balance Sheet or Statement of Financial Position.

Interest Rate
- For each row, if the Type of Capital is Deposits, Debt-EQ2, or Debt, enter the Interest Rate.
    If the Interest Rate is variable, provide the Interest Rate at the reporting period end.
    If the Type of Capital is Deposits, the User may select Not Applicable.
    If the Type of Capital is Equity Investment or Net Assets, CIIS will prefill the Interest Rate as Not Applicable.

Origination Date
-   For each row, enter the origination date OR Not Applicable.

Remaining Term (in months)
-   CIIS will calculate the remaining term (in months) based on the Maturity Date, if applicable.

Maturity Date
-   For each row, if the Type of Capital is Deposits, Debt-EQ2, or Debt, enter the Maturity Date (MM/DD/YYYY) at the reporting period end or select Not Applicable.
    If the Type of Capital is Deposits, the User may select Not Applicable.
    If the Type of Capital is Equity Investment or Net Assets, CIIS will prefill the Remaining Term as Not Applicable.

20. Investment Capital Summary Table

CIIS will calculate and display the Investment Capital Summary Table based on information entered in the Investment Capital Table.

> *Verify* **the accuracy of the Investment Capital Summary Table.**
> Compare the Investment Capital Summary Table to the Organization's Financial Statements. If any information is incorrect, modify the data in the Investment Capital Table as appropriate. If the Summary Table does not meet the following 4 conditions, the Fund will ask the organization to correct it during the cleansing process.
>
> **Total Investment Capital >= Gross Loans Receivable and Equity Investments**
> (as reported in the Organization's Financial Statements and in Table #66 – Total Portfolio Outstanding)
>
> **Total Equity <= Shareholder's Equity (for-profit Organizations) OR Total Equity (non-profit Organizations)**
> (as reported in the Organization's Financial Statements)
>
> **Total Debt <= Total Liabilities**
> (as reported in the Organization's Financial Statements)
>
> **Total Net Assets <= Total Net Assets**
> (as reported in the Organization's Balance Sheet)

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

Enter the amount of any additional lending and investing funds that have been committed to the Organization, but that do not appear on the Organization's Balance Sheet.
-   *Include* grants, equity, debt, and any undrawn lines of credit the Organization expects to use for lending and/or investing.
-   *Exclude* commitments that are based on verbal or conditional agreements.
-   For *venture capital funds, include* all committed capital.

Off-Balance Sheet Resources are most likely reported in the Notes section of the Organization's Financial Statements under such headings as "Commitment and Contingency and Other Disclosures," "Notes Payable," or "Loans Payable." They may also be found in the "Management Discussion and Analysis" section. If the amount reported is not explained in the Financial Statements, provide an explanation for the entry in the CIIS Notes field.

B. *Financing Commitments the Organization has made to its Borrowers/Investees*

22. Financing Commitments to Borrowers/Investees at Reporting Period End

Enter the amount of loans and equity investments that the organization intends to provide to borrowers/investees which it has not yet disbursed, but for which the organization has reserved cash, cash equivalents, or other assets to fund at a later date, OR select Don't Know or Not Applicable.
- *Include* undisbursed portions of originated loans.
- *Include* provisionally and conditionally approved amounts.
- *Exclude* guarantees or lease obligations.
- *Exclude* commitments to affiliates, subsidiaries, and other related organizations.

If the amount reported is not explained in the Notes to the Organization's Financial Statements, provide an explanation for the entry in the CIIS Notes field.

C. *Summary Balance Sheet Information as of the Reporting Period End*

> **All Organizations must complete this section in accordance with their assistance agreement.**
>
> For *venture capital funds*, all questions pertain to the investing entity(ies).

23. Cash and Cash Equivalents Available for Operating Expenses

Enter the Organization's Cash and Cash Equivalents that are available to cover operating expenses. In most cases, this entry will equal the Cash and Cash Equivalents shown on the Organization's Balance Sheet
- *Include Allowances for unrestricted or operating grants*
- *Include Pledges receivable or/and accounts receivables available for Operating Expenses*
- *Non-Cash items that are liquid and can be used for operating expenses*
- *Unused Lines of Credit*
- *Exclude Restricted Cash OR Cash and Cash equivalent available for lending*
- *Exclude marketable securities.*

24. Current Assets

Enter the Organization's Current Assets at the reporting period end. Current Assets may appear as a line item on the Organization's Balance Sheet.

> If Current Assets is not reported on the Organization's Balance Sheet *verify*:
> - **Current Assets (Q.24) >= Cash and Cash Equivalents (Q.23)** (on Balance Sheet)
> - **Current Assets (Q.24) <= Total Assets (Q.26)** (on Balance Sheet)

25a. Loan Loss Reserve -- Accrual

Enter the Loan Loss Reserve (LLR) set aside for loan or investment losses through accounting-based accrual reserves at the reporting period end. An accrual LLR may be called "Allowance for Loan Losses" and typically appears as a contra asset on the Balance Sheet.
- *Include* allowances for equity investments.
- *Exclude* allowance for guarantees.

An accrual LLR for equity investments may appear as "Reserves for Program Investments" on the Balance Sheet. If the accrual LLRs contra asset does not appear on the Balance Sheet, then the "Loans Receivable" line item will likely be net of the Allowance for Loan Losses and the amount of the allowance should be found in the Notes. If the Organization's Financial Statements do not reference LLR in the Balance Sheet or in the Notes, and your CIIS response is not zero, please provide an explanation in the CIIS Notes field.

25b. Loan Loss Reserve -- Cash

Enter the LLR set aside for loans or investment losses in the form of cash reserves, if any, at the reporting period end. The cash reserve is not the same as the *Accrual Reserve recorded in* Q.25a. Some funders require a cash reserve as a condition of their assistance (for example, the Small Business Administration's Microloan Program). If the Organization's Balance Sheet does not reference a cash reserve, and your CIIS response is not zero, please provide an explanation in the CIIS Notes field.

25c. Depository Loss Reserves

This question applies to depository institutions only.

26. Total Assets

Enter the Organization's Total Assets at the reporting period end.
- *Include* all unrestricted, temporarily restricted, and permanently restricted assets.

27. Current Liabilities

Enter the Organization's Current Liabilities at the reporting period end.

> If Current Liabilities is not reported on the Organization's Balance Sheet *verify:*
> - **Current Liabilities (Q.27) <= Total Liabilities (Q.28)** (on Balance Sheet)

28. Total Liabilities

Enter the Organization's Total Liabilities at the reporting period end.

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29. Shareholders Equity, Net Assets, or Net Worth

Enter the Organization's Shareholders Equity, Net Assets, or Net Worth at the reporting period end . For credit unions, Net Worth refers to "PCA Net Worth."

> Please verify:
> - **Shareholders Equity, Net Assets, or Net Worth (Q.29) = Total Assets (Q.26) - Total Liabilities (Q.28)"**
> - **Shareholders Equity, Net Assets, or Net Worth (Q.29) >= (Total revenue (Q.43) – Total Expenses (Q.51) – Dividend paid out (Q.52))**

D. *Summary Income and Expense Statement Information*

> **All Organizations must complete this section in accordance with their assistance agreement.**
> For *venture capital funds*, all income and expense questions pertain to the investing entity(ies).

30. Contributed Operating Revenue Table

Enter all contributed operating revenue as defined below:
- Include unrestricted operating grants and contributions.
- Include net assets released from restriction during the reporting period if they are available to cover operating expenses and the original source was not earned income. NOTE: Exclude net assets released from restriction if you know that the original source was earned income. (Include such income in Q. 35 Other Earned Revenue.)
- Include the estimated value of in-kind contributions, in-kind donations, and donated services that are included in the Organization's Financial Statements.
- Exclude equity, grants, contributions, and donations designated for lending/investing capital. (Include such income in Q.42 Total Non-Operating Revenue.)
- Exclude temporarily restricted grants intended for future operating periods.
- Exclude grants that will be passed through to other organizations.

> **Tips for completing the Contributed Operating Revenue Table**
> - Use one row in the Table for each Type of Donor.
>   *Example: If the Organization has received 3 grants from 3 different foundations, create a single row for "Philanthropic Organization – Foundation" and enter the sum of the grants.*

Explanation of the Data Points for Contributed Operating Revenue Table

Type of Donor
- For each row, select the Type of Donor:
  - Bank or other Regulated Financial Institution
  - CDFI Intermediary
  - Corporation - Real Estate Developer or Investment Company
  - Corporation - Utility Company
  - Corporation - Other
  - Government-Federal - CDFI Fund
  - Government-Federal - Other Sources
  - Government - State or Local
  - Government Sponsored Entity (GSE)
  - Individuals
  - Non Depository Financial Institution - Insurance company
  - Non Depository Financial Institution - Investment Bank
  - Non Depository Financial Institution - Pension Fund
  - Non Depository Financial Institution - Venture fund
  - Philanthropic Organization - Foundation
  - Philanthropic Organization - Other
  - Religious Institution
  - Other

Amount
- For each row, enter the Amount available for reporting period operating expenses (whether used or not).

31. Interest Income Earned on Portfolio

Enter interest earned on loans and dividends earned on equity investments

> Some Organizations breakout earned income into categories such as operating and capital. For Q.31 and the remaining earned income questions (Q. 32 – 35 & 38 - 39), include all earned income, whether the Organization designates it as operating or any other category.

32. Fee Income Earned from Lending Portfolio and Retail Financial Services

Enter the fee income earned from the Organization's lending portfolio and retail financial services during the reporting period. *Include* closing, service or late fees; points; and all account and transaction fees.

33. Interest Earned on Cash & Marketable Securities

Enter the interest earned on cash and marketable securities (e.g., Certificates of Deposits, Treasury Bills, etc.) during the reporting period.

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34. Contract, Training, and Consulting Income

Enter income from contracts, training, and consulting during the reporting period. *Include* income from customers paying for Development Services (e.g., client payments for workshops, seminars, consulting services, and other technical assistance). *Include* income obtained on a reimbursement basis (e.g., a contract with a government agency to provide business plan training).

35. Other Earned Revenue

Enter any earned revenue not captured in Q. 31 through 34. *Include* any net assets released from restriction that were available to cover operating expenses and the original source was earned income. *Include* recoveries from bad debt if they appear on Income Statement.

35b. Description of Other Earned Revenue

If Q. 35 – Other Earned Revenue is greater than zero, describe the nature of other earned revenues reported in Other Earned Revenue.

36. Total Earned Revenue

Enter total earned revenue during the reporting period.

> Please verify: Total Earned Revenue (Q.36) = Interest Income Earned (Q.31) + Fee Income Earned (Q.32) + Interest Earned on Cash & Marketable Securities (Q.33) + Contract, Training and Consulting Income (Q.34) + Other Earned Revenue (Q.35)

37. Total Operating Revenue (before gains)

Enter total operating revenue **without** gains resulting from the Organization's equity investments and from other activities during the reporting period.

> Please verify: Total Operating Revenue (before gains) (Q.37) = Contributed Operating Revenue (Q.30) + Total Earned Revenue (Q.36)

38. Gains on Equity Investments

Enter realized and unrealized Gains resulting from the Organization's Equity Investments during the reporting period. Report any losses on Q.50.

39. Gains - Other

Enter any Other realized and unrealized Gains not entered in Q.38. Report any losses on Q.50.

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40. Total Gains (Realized and Unrealized)

Enter total realized and unrealized gains resulting from the Organization's equity investments and from other activities during the reporting period.

> Please verify: Total Gains (Q.40) = Gains on Equity Investments (Q.38) + Gains-Other (Q.39)

41. Total Operating Revenue (after Gains)

Enter total operating revenue **with** gains resulting from the Organization's equity investments and from other activities during the reporting period.

> Please verify: Total Operating Revenue (after Gains) (Q.41) = Total Operating Revenue (before gains) (Q.37) + Total Gains (Q.40)

42. Total Non-Operating Revenue

Enter the Organization's total non-operating revenue for the reporting period:
Include equity, grants, contributions, and donations designated for lending/investing capital.
Include temporarily restricted and permanently restricted grants and contributions.
Include other temporarily restricted and permanently restricted net assets released from restriction that were not included in the Contributed Operating Table (Q.30) and Other Earned Revenue (Q.35).
Exclude all earned revenue, even if it is designated for loan capital or other non-operating purposes. (All earned revenue should be included in Q.31 - 35 Total Earned Revenue or Q.38 - 39 Total Gains.)

43. Total Revenue

Enter total revenue for the reporting period.

> Please verify: Total Revenue (Q.43) = Total Operating Revenue (after gains) (Q.41) + Total Non-Operating Revenue (Q.42). Also, verify Total Revenue against Income and Expense Statement.

44. Interest Expense

Enter the Organization's interest expense for the reporting period.
- **Credit unions**: *Exclude* dividends on shares. These are included in Q. 52 Dividends Paid Out.

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45. Loan Loss Provision

Enter the Organization's Loan Loss Provision (LLP) for the reporting period. The LLP is an expense on the Organization's Income and Expense Statement. LLP is an amount of money set aside annually, and adds to the total cumulative Loan Loss Reserve (LLR) reported in Q.25a Q.25b, and Q.25c. Therefore, LLP will equal LLR only if LLR at the beginning of the year was zero and there were no write-offs or recoveries.

The LLP may be referred to as "Provision for Losses" or "Bad Debt Expense" on the Organization's Income and Expense Statement. Or, the LLP expense may be explained in the notes to the Organization's Financial Statements.
Exclude Net Write-offs (gross write-offs – bad debt recoveries). (Instead report gross write-offs in Q.65 Net Amount Charged Off and report bad debt recoveries in Q.35 Other Earned Revenue.)

46. Salaries and Benefits for Staff

Enter all salary and benefit expenses of individuals employed and directly paid by the Organization on a full-time or part-time basis for the reporting period.
> *Include* the Organization's payroll expenses including payroll tax.
> *Exclude* management fees paid to organizations to cover the salaries, wages, or benefits of those organizations' staff (reported in Q.47).

47. Professional Fees

Enter all costs of hiring contractual employees during the reporting period.
> *Include* any contractual employees performing ongoing operations, such as consultants, legal services providers (excluding in-house counsel reported in Q.46), and financial and accounting services providers (excluding in-house accounting and finance departments reported in Q.46) reported in Q.18 (Consultant/Contractor FTEs.)
> *Include* management fees paid to organizations to cover the salaries, wages, or benefits of those organizations' staff.

48. Other Operating Expenses

Enter any other operating expenses for the reporting period that are not captured in the above categories. Depreciation is considered an operating expense in CIIS.

Other Operating Expenses - Description
If Q. 48 – Other Operating Expenses is greater than zero, describe the nature of other operating expenses reported in Other Operating Expenses.

49. Total Pre-Tax Operating Expenses

Enter total pre-tax operating expenses for the reporting period.

> Please verify: Total Pre-Tax Operating Expenses (Q.49) = Interest Expense (Q.44) + Loan Loss Provision (Q.45) + Salaries and Benefits for Staff (Q.46) + Professional Fees (Q.47) + Other Operating Expenses (Q.48)

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50. Total Non-Operating Expenses

Enter the Organization's Total Non-Operating Expenses for the reporting period.
> *Include* losses on fixed assets and idle funds such as equity investment losses.

51. Total Expenses

Enter total expenses for the reporting period.

> Please verify: Total Expenses (Q.51) = Total Pre-Tax Operating Expenses (Q.49) + Total Non-Operating Expenses (Q.50). Also verify the Total Expenses by comparing to the Organization's Income and Expense Statement, taking into account any adjustments.

52. Dividends Paid Out (For-Profit CDFIs and Credit Unions only)

Enter the dividends the Organization paid out during the reporting period.

53. Estimated Value of Additional Expenses

If any additional expenses were incurred that are not captured in the Income and Expense Statement, enter the estimated value of those expenses.
> *Include* in-kind donations as well as expenses related to the Organization's operations that were incurred by another entity. If you enter a value for this data field and there are no relevant notes in the Organization's Financial Statements, provide an explanation in the CIIS Notes field.

> - *Example (1): If the Organization is a venture capital fund that paid a $100,000 annual management fee to its managing member or general partner, but the managing member or general partner incurred $150,000 in real expenses related to managing the fund during the reporting period, then the Organization should enter $50,000 in Estimated Value of Additional Expenses.*

> - *Example (2): If the Organization occupies office space that is owned or leased by another entity, but does not pay rent, then the Organization should include the estimated market rate rental expense of that space, if the value was not included in the Organization's Income and Expense Statement.*

54) Total Revenue in the Fiscal Year Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total revenue for the fiscal year prior to the current reporting period. If you made any adjustments to the prior reporting period total revenue, be sure to make the same adjustments in Q. 54 and 55.

55) Total Revenue in the Fiscal Year Two Years Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total revenue for the fiscal year two years prior to the current reporting period.

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56) Total Expenses in the Fiscal Year Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total expenses for the fiscal year prior to the current reporting period. If you made any adjustments to the prior reporting period total expense, be sure to make the same adjustments in Q. 56 and 57.

57) Total Expenses in the Fiscal Year Two Years Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total expenses for the fiscal year two years prior to the current reporting period.

Section III: Financing

A. Financing

58. Will the Organization Submit a Transaction Level Report for the Current Reporting Period?

Enter whether the Organization will submit a TLR for the current reporting period. *If YES, skip to Section III-B. If NO, complete Section III-A.*

> **Troubleshooting – "How do I know if I have to submit a TLR" or "I can't choose Yes or No"**
> Organizations with a reporting requirement for any of the following Awards are required to submit TLR. CIIS will automatically pre-fill Q.58 as "YES" when these criteria are met and users should skip to Section III-B.
> - 2007-2014 Financial Assistance (FA) or Core
> - 2007-2014 NACA – Type I (Native CDFI) with FA only
>
> Exception: If the Depository Institution Holding Company has any signatories to the award, the Signatories will provide TLR. Please review the Assistance Agreement for further clarification.

59. Loans/Investments Originated Table

The Loans/Investments Originated Table captures information on all loans and investments the Organization originated during the reporting period. Use one row in the Table for each distinct transaction type (term loan, line of credit, debt with equity, equity investment, other) and purpose.
- *Include* construction or rehabilitation loans to non-profits in Real Estate – Commercial.
- Use the *Other* purpose category if you cannot identify the purpose of the loan/investment.
- *Exclude* loans/investments closed to affiliates, subsidiaries, and other related organizations that have nothing to do with the awards.

> **Exception for Banks and Credit Unions**: Credit Unions and Banks will now need to report **Consumer loans** on the ILR instead of the TLR. Only Consumer loans should be provided in this table if Institution Type = Credit Union and Bank. **Banks and Credit Unions are still required to report loans other than consumer loans in the TLR.** Please provide the <u>total dollar amount of consumer loans originated</u> and the <u>total number of consumer loans originated.</u>

Explanation of the Data Points for Loans/Investments Originated Table

Transaction Type
- For each row, select the Transaction Type:
  - Term Loan
  - Line of Credit
  - Debt with Equity
  - Equity Investment
  - Other

Purpose
- For each Transaction Type, select the Purpose:
  - Business - Non-Real Estate Business - Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than $50,000 for a purpose that is **NOT** connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
  - Microenterprise - Non- Real Estate Microenterprise - Financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than $50,000 for a purpose that is **NOT** connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
  - Consumer - Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.
  - Home Improvement - Loan is for the renovation or other improvement of an owner –occupied home.
  - Home Purchase - Loan is for the purchase of a primary residence.
  - Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial Loan/investment is for 1) predevelopment financing; 2) construction or permanent financing; or 3) acquisition without rehabilitation of office, retail, manufacturing, or **community facility** space. Include **mixed-use** real estate that combines both commercial and residential use.
  - Real Estate – Construction – Housing Development – Multi Family Loan/investment is for predevelopment financing, or construction of multifamily housing.
  - Real Estate – Construction – Housing Development – Single Family Loan/investment is for predevelopment financing, or construction of single family housing.
  - Real Estate – Rehabilitation – Commercial Loan/investment is to rehabilitate office, retail, manufacturing, or **community facility** space. Loan/investment may include acquisition costs. Do not include acquisitions without rehabilitation. Include **mixed-use** real estate that combines both commercial and residential uses.
  - Real Estate – Rehabilitation – Housing Development – Multi Family - Loan/investment is to rehabilitate or acquire multi-family housing.
  - Real Estate – Rehabilitation – Housing Development – Single Family - Loan/investment is to rehabilitate or acquire single family housing.
  - Other - Loan/investment purpose does not match any of the purposes defined above. Loans/investments to other CDFIs should be reported as "Other".

$ Originated
- For each row, enter the total dollar amount of the loans or investments Originated during the reporting period.

Originated
- For each row, enter the total number of loans or investments Originated during the reporting period.

60. Amount of Loans/Investments Originated in Community Facilities

Enter the Amount of Loans/Investments originated that funded community facilities during the reporting period OR select Don't Know or Not Applicable.

61. Loans/Investments Originated in Approved Target Market (Amount/Number)

Enter the Amount and Number of Loans/Investments Originated in your Organization's Approved Target Market during the reporting period OR select Don't Know. An approved Target Market is any Target Market(s) designated in an active CDFI Program Assistance Agreement or the Organization's most recently approved CDFI certification.

62. Portfolio Outstanding Table
Enter the Amount and Number of loans/investments outstanding at any time during the reporting period.
- *Include* sold loans IF the loan receivables are still present on the Balance Sheet.
- *Exclude* receivables from affiliates, subsidiaries, and other related organizations that have nothing to do with awards.
- *Exclude* loan guarantee receivables.
- *Verify* that Total Portfolio Outstanding equals gross loans receivable plus gross Community Development Equity Investments receivable on the Organization's Financial Statement. (The CDFI Fund will accept entries within 5% accuracy.)

> **Exception**: Credit Unions and Banks will now need to report **Consumer loans** on the ILR instead of the TLR. Only Consumer loans should be provided in this table if Institution Type = **Credit Union and Bank. Banks and Credit Unions are still required to report loans other than consumer loans in the TLR.**
>
> Please provide the total amount of consumer loans outstanding and the total number of consumer loans outstanding.
>
> *Verify* totals against the Organization's Financial Statement. During the cleansing process, the Fund will accept entries within 5% accuracy:
> **Total Portfolio Outstanding = Gross Loans Receivable + Gross Equity Investments Receivable**

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Explanation of the Data Points for Portfolio Outstanding Table

Transaction Type
- For each row, select the Transaction Type:
  - Term Loan
  - Line of Credit
  - Debt with Equity
  - Equity Investment
  - Other

Purpose
- For each Transaction Type, select the Purpose:
  - Business - Non-Real Estate Business - Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than $50,000 for a purpose that is **NOT** connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
  - Microenterprise - Non- Real Estate Microenterprise - Financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) with an amount no more than $50,000 for a purpose that is **NOT** connected to the development (including construction of new facilities and rehabilitation/enhancement of existing facilities), management, or leasing of real estate.
  - Consumer - Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.
  - Home Improvement - Loan is for the renovation or other improvement of an owner –occupied home.
  - Home Purchase - Loan is for the purchase of a primary residence.
  - Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial Loan/investment is for 1) predevelopment financing; 2) construction or permanent financing; or 3) acquisition without rehabilitation of office, retail, manufacturing, or **community facility** space. Include **mixed-use** real estate that combines both commercial and residential use.
  - Real Estate – Construction – Housing Development – Multi Family Loan/investment is for predevelopment financing, or construction of multifamily housing.
  - Real Estate – Construction – Housing Development – Single Family Loan/investment is for predevelopment financing, or construction of single family housing.
  - Real Estate – Rehabilitation – Commercial Loan/investment is to rehabilitate office, retail, manufacturing, or **community facility** space. Loan/investment may include acquisition costs. Do not include acquisitions without rehabilitation. Include **mixed-use** real estate that combines both commercial and residential uses.
  - Real Estate – Rehabilitation – Housing Development – Multi Family - Loan/investment is to rehabilitate or acquire multi-family housing.
  - Real Estate – Rehabilitation – Housing Development – Single Family - Loan/investment is to rehabilitate or acquire single family housing.
  - Other - Loan/investment purpose does not match any of the purposes defined above. Loans/investments to other CDFIs should be reported as "Other".

$ Outstanding
- For each row, enter the total **dollar amount** of the loans or investments Outstanding during the reporting period.

Outstanding
- For each row, enter the total **number of loans** or investments Outstanding during the reporting period.

63) Amount of Portfolio Outstanding Invested in Community Facilities

Enter the Amount of the Portfolio Outstanding invested in community facilities during the reporting period OR select Don't Know or Not Applicable.

64) 90 Days or More Past Due (Amount/Number)

Enter the Amount and Number of the aggregate portfolio that is 90 days or more past due at the reporting period end OR select Don't Know.
- *Include* the entire outstanding balance of any loan with one or more payments or partial payments that are 90 days or more past due.
- *Include* accrual and non-accrual loans.

65) Total Amount Charged Off

Enter the Total Cumulative Amount of the aggregate portfolio that is charged off at the reporting period end OR select Don't Know or Not Applicable.

66) Total Recoveries

Enter the Total Cumulative Amount that is recovered at the reporting period end from loans that were charged off in previous years OR select Don't Know or Not Applicable.

67) Net Amount Charged Off

Enter the net cumulative charged-off amount at the reporting period end. Net Charged Off is reported after default, foreclosure, or liquidation, and is net of any recovered assets.

> **Net Amount Charged Off = Q.65 Total Amount Charged Off – Q.66 Total Recoveries**

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B. _Loan Purchases and Sales_

68. Loan Purchase Table

The Loan Purchase Table captures information on loans or portions of loans the Organization has purchased during the reporting period. Loans purchased are transactions in which the Organization purchases a loan(s) that was underwritten and disbursed by a different financial institution. These loans are also reported in the Portfolio Outstanding Table (Q.62) if they were outstanding at any time during the reporting period.

Use one row in the Table for each distinct loan purchase event.

Explanation of the Data Points for Loan Purchase Table

Purchase #
- System assigned value.

Purchase Date
- For each row, enter the month, day, and year of the loan purchase event.

Total $ Paid
- For each row, enter the Total Amount Paid for the loan purchase.

Total # Loans
- For each row, enter the Total Number of Loans for the purchase.

Presale Book Value
- For each row, enter the Presale Book Value for the loans purchased.

69. Sector Breakouts for All Loans Purchased During the Reporting Period

Enter the Amount and Number of loan purchases reported in Q.68 for the following sectors:
- Business Loans (including microenterprise loans)
- Consumer Loans
- Commercial Real Estate Loans
- Residential Real Estate Loans
- Mortgage Loans
- Other/Unknown Loans

> _**Verify:**_ that the Sector Breakout totals match the Q. 68 Loan Purchase Table Totals.
> **Total Amount of Loans Paid in Sector Breakouts = Q.68 Total Amount of Loans Purchased**
> **Total Number of Loans Paid in Sector Breakouts = Q.68 Total Number of Loans Purchased**

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70. Loans Sold Table

The Loans Sold Table captures information on loans or portions of loans the Organization sold during the reporting period. Use one row in the table for each loan sale transaction. You may combine all loans sold to any distinct buyer in a single row. These loans are also reported in the Portfolio Outstanding Table (Q.62) if they were outstanding at any time during the reporting period.

<u>Explanation of the Data Points for Loans Sold Table</u>

Buyer Organization Name
- For each row, select the name of the Buyer Organization.
  - Bank
  - CDCU Mortgage Center
  - Community Development Trust
  - Community Reinvestment Fund (CRF)
  - Fannie Mae
  - Freddie Mac
  - Housing Finance Authority
  - Neighborhood Housing Services of America (NHSA)
  - Small Business Administration (SBA)
  - Self-Help Credit Union
  - Other

Total # Sold
- For each row, enter the Total Number of Loans or portions of loans sold to the Buyer Organization. Count each portion as one loan.

Presale Book Value of Sale
- For each row, enter the Presale Book Value of the loans or portions of loans sold to the Buyer Organization.

Sale Price
- For each row, enter the Organization's Sale Price.

71. Sector Breakouts for Loans Sold During the Reporting Period

Enter the Amount and guaranteed portion of the loans sold reported in Q.70 for the following sectors:
- Business Loans (including microenterprise loans)
- Consumer Loans
- Commercial Real Estate Loans
- Residential Real Estate Loans
- Mortgage Loans
- Other/Unknown Loans

Enter both the Presale Book Value and the Presale Book Value of the Guaranteed Portion for each sector (i.e., SBA-guaranteed, etc.)

> *Verify:* that the Sector Breakout totals match the Q. 70 Loans Sold Table Totals.
> **Total Amount of Loans Sold in Sector Breakouts = Q.70 Total Amount of Loans Sold**

C. *Other Financing Activities*

Other Financing Originated
72. Loan Guarantees (Amount/Number)

Enter the Amount and Number of loan guarantees the Organization originated during the reporting period OR select Don't Know or Not Applicable.

73. Loans/Investments Underwritten for Other Organizations (Amount/Number)

Enter the Amount and Number of loans/investments the Organization underwrote for other organizations during the reporting period OR select Don't Know or Not Applicable.

74. Loans/Investments Serviced for Other Organizations (Amount/Number)

Enter the Amount and Number of loans/investments the Organization serviced for other organizations during the reporting period OR select Don't Know or Not Applicable.

Other Financing Outstanding
75. Loan Guarantees (Amount/Number)

Enter the Amount and Number of loan guarantees outstanding at the reporting period end OR select Don't Know or Not Applicable.

76. Loans/Investments Underwritten for Other Organizations (Amount/Number)

Enter the Amount and Number of loans/investments outstanding at the reporting period end that the Organization has been underwriting for other organizations OR select Don't Know or Not Applicable.

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77. Loans/Investments Serviced for Other Organizations (Amount/Number)

Enter the Amount and Number of loans/investments outstanding at the reporting period end that the Organization is servicing for other organizations OR select Don't Know or Not Applicable.

Section IV: Community Development Impacts

It is important that your organization provide complete Impact data for all applicable measures. CDFIs must:
- Complete the ILR - Section IV. "Community Development Impacts" (Q.78 – Q.87)

OR
- Complete the TLR Impact data points. Previously, these data points were optional.

78. Will you provide the following impact data in a Transaction Level Report?

Enter whether the Organization will provide the following impact data in a TLR.
- *If the Organization is submitting a TLR that includes impact data for this reporting period, select "YES" and skip to Q. 90.*
- *If the Organization is not submitting a TLR that includes impact data for this reporting period, select "NO" and complete this section.*

79. Type of Jobs Reported

For Projected Jobs to Be Created reported in Questions 80-81, indicate whether the types of jobs being reported are "Direct" or "Direct and Indirect". Typically, such job estimates are based on new hires that the project business expects to be able to make as a result of the new financing. If, however, the project is large and complex, the business may estimate the job effects based on economic models that may include both direct and indirect jobs.

Note that induced jobs cannot be reported in the ILR or TLR.

80) Jobs in portfolio businesses at Time of Loan/Investment

For business or microenterprise loans/investments originated during the reporting period, enter the number of permanent full-time equivalent (FTE) jobs in the businesses **at the time the loans/investments were originated** OR select "Don't Know". If the Organization did not originate any business or microenterprise financing during the reporting period, select "Not Applicable".
- Only report jobs associated with loans/investments for the purpose of business or microenterprise.

81. Jobs at Reporting Period End

For business or microenterprise loans/investments originated during the reporting period, enter the number of permanent full-time equivalent (FTE) jobs in the business **at the reporting period end** OR select "Don't Know". If the Organization did not originate any business or microenterprise financing during the reporting period, select "Not Applicable".
- Only report jobs associated with loans/investments for the purpose of business or microenterprise.

82. Source of Job Estimates

Select the source of the job estimates that are reported in the ILR:
- New hires that the project business expects to be able to make as a result of the new financing.
- Estimates based on state or local wage data and projected wage and salary expenditures attributable to project financing.
- Estimates based on economic impact modeling systems such as IMPLAN, RIMSII, or REMI.
- Estimates based on developers "rules of thumb" about jobs created by type of business and square-footage built.
- Not Applicable
- Other (please describe).

Source of Job Estimates - Other

Explain Other (If the Organization selects "Other" for the Source of Job Estimates, briefly explain).

83. Projected Number of Housing Units

For residential real estate loans/investments originated during the reporting period, enter the number of housing units projected to be constructed, rehabilitated, or acquired with funding from the loans/investments originated OR select "Don't Know." If the Organization did not originate any residential real estate financing during the reporting period, select "Not Applicable".
- Only report housing units associated with loans/investments for the purpose of residential real estate

84. Projected Number of Affordable Housing Units

Of the total housing units entered in Question 83, enter the number of housing units that are projected to be Affordable Housing units OR select "Don't Know." If the Organization did not originate any residential real estate financing during the reporting period, select "Not Applicable".
- Only report housing units associated with loans/investments for the purpose of residential real estate

85. Number of First-Time Homebuyers

For the home purchase loans originated during the reporting period, enter the number of mortgage borrowers that have not owned a home during the three-year period preceding the CDFI-assisted purchase of a principal residence OR select "Don't Know." If the Organization did not originate any home purchase financing during the reporting period, select "Not Applicable".
- Only report the number of first-time homebuyers associated with loans/investments for the purpose of home purchase

86A. Capacity of Community Facilities - Educational
For commercial real estate loans/investments originated during the reporting period, enter the number of student seats created for education in community facilities OR select "Don't Know." If the Organization did not originate any commercial real estate financing during the reporting period, select "Not Applicable".
- Only report the number of student seats associated with loans/investments for the purpose of commercial real estate

86B. Capacity of Community Facilities - Childcare

For commercial real estate loans/investments originated during the reporting period, enter the number of childcare slots created for childcare in community facilities OR select "Don't Know." If the Organization did not originate any commercial real estate financing during the reporting period, select "Not Applicable".
- Only report the number of childcare slots associated with loans/investments for the purpose of commercial real estate

86C. Capacity of Community Facilities - Healthcare

For commercial real estate loans/investments originated during the reporting period, enter the number of visits per year to the facilities OR select "Don't Know." If the Organization did not originate any commercial real estate financing during the reporting period, select "Not Applicable".
- Only report the number of visits per year associated with loans/investments for the purpose of commercial real estate

86D. Capacity of Community Facilities - Arts Center

For commercial real estate loans/investments originated during the reporting period, enter the capacity of the arts center (i.e. if the project is a theater, report the seating capacity) created for Arts Centers in community facilities OR select "Don't Know." If the Organization did not originate any commercial real estate financing during the reporting period, select "Not Applicable".
- Only report the capacity associated with loans/investments for the purpose of commercial real estate

86E. Capacity of Community Facilities - Other

For commercial real estate loans/investments originated during the reporting period, enter the capacity related to other purposes OR select "Don't Know." If the Organization did not originate any commercial real estate financing during the reporting period, select "Not Applicable".
- Only report the capacity associated with loans/investments for the purpose of commercial real estate

87. Projected Square Feet of Commercial Real Estate Property Developed

For commercial real estate loans/investments originated during the reporting period, enter the number of square feet of office, retail, or manufacturing space projected to be developed, rehabilitated, or acquired with funding from the loans/investments originated. If the Organization did not originate any commercial real estate financing during the reporting period, select "Not Applicable".
- Only report the square feet associated with loans/investments for the purpose of commercial real estate

88. Number of Equity Investments Held for 12 Months or More
Enter the total number of Community Development Equity Investments held for 12 months or more in the Organization's portfolio at the reporting period end OR select "Don't Know." If the Organization did not hold any equity investment at the reporting period end, select "Not Applicable".

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

Of the total number entered in Question 88 above, enter the total number of Community Development Equity Investments whose fair value has decreased at the reporting period end OR select "Don't Know." If the Organization did not hold any equity investment at the reporting period end, select "Not Applicable."

90-91. Other Impacts 1 and Other Impacts 2 (Description/Number)

If the Organization measures community development impacts that are not reported above, enter a brief description of up to two impacts and the number of units accomplished during the reporting year. Only enter quantitative impacts that the Organization has measured during the reporting period. CIIS will not accept an entry of zero for the Number. If the Organization does not have any other impacts to report, select "Not Applicable".

92. Did the Organization Introduce Any New Products or Services During the Reporting Period?

Select whether the Organization introduced one or more new products or services during the reporting period.

93. Lending/Investing with Other Certified CDFIs

Please briefly describe the Organization's lending/investing activities with other certified CDFIs, if any. In other words, if the Organization is lending/investing in the same projects as other certified CDFIs or if the Organization has a relationship with other certified CDFIs please describe those relationships.

94. Lending/Investing with CDEs

Please briefly describe the Organization's lending/investing activities with Community Development Entities (CDEs), if any. In other words, if the Organization is lending/investing in the same projects as CDEs or if the Organization has a relationship with CDEs please describe those relationships.

Section V: Development Services

Please record Development Services provided by the Organization and any other entity(ies) that provide Development Services on behalf of the Organization as designated in any of the Organization's active Fund Assistance Agreements or its most recently approved CDFI certification.

Types of Development Services Provided During the Reporting Period
For each type of Development Service listed, select whether the Organization or any Other Development Services Provider provided that service during the reporting period.

Affordable Housing
95) Housing Technical Assistance
96) Homeownership Counseling

Economic Development

97) Business Technical Assistance
98) Real Estate Technical Assistance

Consumer Development
99) Credit Counseling
100) Financial Education

Other Services
101) Other Services (Not Included Above)

Number of Development Services Clients - CDFI Fund Programmatic Priority

102. Total Clients Served (Organization and Other Development Services Providers)

Enter the Total number of development services clients served by the Organization and/or Other Development Services Providers during the reporting period OR select "Don't Know" If the Organization did not provide any development services during the reporting period, select "Not Applicable."
- Count each client once even if they participated in more than one session during the reporting period.

103. Affordable Housing (Organization and Other Development Services Providers)

Enter the total number of clients that received Affordable Housing development services (namely housing technical assistance and homeownership counseling) during the reporting period OR select "Don't Know" If the Organization did not provide any affordable housing development services during the reporting period, select "Not Applicable."
- Count each client once even if they participated in more than one Affordable Housing session during the reporting period.

104. Economic Development (Organization and Other Development Services Providers)

Enter the total number of clients that received Economic Development services (namely business technical assistance and real estate technical assistance) during the reporting period OR select "Don't Know" If the Organization did not provide any economic development services during the reporting period, select "Not Applicable."
- Count each client once even if they participated in more than one Economic Development session during the reporting period.

105. Consumer Development (Organization and Other Development Services Providers)

Enter the total number of clients that received Financial Services development services (namely credit counseling and financial education) during the reporting period OR select "Don't Know." If the Organization did not provide any consumer development services during the reporting period, select "Not Applicable."
- Count each client once even if they participated in more than one Financial Services session during the reporting period.

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106. Other Services (Not Included Above) (Organization and Other Development Services Providers)

Enter the total number of clients that received Other development services during the reporting period OR select "Don't Know." If the Organization did not provide any other development services during the reporting period, select "Not Applicable."

- Count each client once even if they participated in more than one Other session during the reporting period.

107. Number of American Indians, Alaska Natives and Native Hawaiians Served

Of the total number entered in Question 102, enter the number of American Indians, Alaska Natives, and Native Hawaiians that received Development Services from the Organization or Other Development Services Provider during the reporting period, OR select Don't Know.

Section VI: Individual Development Accounts (IDAs)

108. Total Amount of All Open IDAs

Depository CDFIs: Enter the total amount of capital held by participants in Individual Development Accounts (IDAs) at the reporting period end OR select "Don't Know." If the Organization did not provide this kind of financial services at the reporting period end, select "Not Applicable."

- *Exclude* match.

Non-depository CDFIs: Enter the total amount of capital in IDAs open at the reporting period end or select "Don't Know." If the Organization did not provide this kind of financial services at the reporting period end, select "Not Applicable.".

- *Exclude* match.

109. Total Number of Individual Development Accounts Open

Depository CDFIs: Enter the number of clients with an IDA open at the Organization at the reporting period end OR select "Don't Know." If the Organization did not provide this kind of financial services at the reporting period end, select "Not Applicable."

- *Verify* that the Total Number of IDAs entered represents a subset of share or savings accounts.

Non-depository CDFIs: Enter the number of clients with an IDA open at the reporting period end OR select "Don't Know." If the Organization did not provide this kind of financial services at the reporting period end, select "Not Applicable."

110. IDA Withdrawal Purpose Table
The IDA Withdrawal Purpose Table captures information on the purpose of any IDA savings withdrawn during the reporting period. Use one row in the Table for each distinct IDA purpose.

Last updated November, 2017

Explanation of the Data Points for IDA Purpose Table

Purpose
- For each row, select the Purpose for which IDAs were withdrawn:
  - Business Development
  - Education
  - Homeownership
  - Retirement Account
  - Other

Other
- For each row, if you selected "Other" as the Purpose, enter the other purpose for the IDAs.

Amount
- For each row, enter the Amount of IDAs for the identified Purpose OR select Don't Know. *Exclude* match amount.

Number
- For each row, enter the Number of IDAs for the identified Purpose OR select Don't Know.

Section VII: Award Compliance

A. *2009-2016 Technical Assistance Awardees*

This section must be completed by Organizations with a FY 2016 and/or FY 2017 reporting requirement for any award that contains a technical assistance portion. This section is to be completed by Awardees, not by Signatories to the Award.

If any question is incorrectly enabled or disabled, contact the CIIS help desk at CIIShelp@i360technoloies.com or 888-341-6570, or the Certification, Compliance Monitoring, Evaluation Unit of the CDFI Fund at ccme@cdfi.treas.gov or 202-653-0423, or
Responses in this section will be used to confirm the Organization's compliance with its Assistance Agreement(s).

111. Expended Funds/Completed Activities Table
CIIS will provide an Expended Funds/Completed Activities Table with a preset row for any award with Technical Assistance Funds AND a FY 2016 and/ or FY2017 reporting requirement.

Explanation of the Data Points for Expended Funds/Completed Activities Table

Expended Funds
- For each award, select whether the Organization expended all Technical Assistance funds during the reporting period.

Last updated November, 2017

Date by Which Technical Assistance Funds Expended
- For each Award, if the Organization responded "Yes" to expended funds, enter the date by which the Technical Assistance funds were expended.

Completed Activities
- For each award, select whether the Organization completed all Technical Assistance activities during the reporting period.

Date by Which Technical Assistance Activities Completed
- For each Award, if the Organization responded "Yes" to completed activities, enter the date by which the Technical Assistance activities were completed.

112. Date by Which the Organization Received Notice from the Appropriate Agency Establishing the New Entity as a Legal Entity.
This question must be completed by Organizations with a FY 2016 reporting requirement for any type III organization that is required to establish a sponsoring entity.

Enter the Date by which the organization received official documentation from the appropriate Federal, State, or Tribal Agency incorporating, chartering, or otherwise establishing the new entity as a legal entity OR select "Not Yet Completed."

Name of Legal Entity
Organizations that reported a Date by Which the Organization Received Official Documentation from the Appropriate Agency establishing the new entity as a legal entity in Q.112 will enter the Name of the New Legal Entity.

EIN of Legal Entity
Organizations that reported a Date by Which the Organization Received Notice from the Appropriate Agency establishing the new entity as a legal entity in Q.112 will enter the Employee Identification Number (EIN) of the New Legal Entity.

B. *2009-2016 Financial Assistance and Native Initiative with Financial Assistance Awardees*
This section must be completed by CDFIs with a FY 2014 reporting requirement for any of the following Awards:
-
- *2009 FA Award*
- *2010 FA Award*
- *2011 FA Award*
- *2012 FA Award*
- *2013 FA Award*
- *2014 FA Award*
- *2015 FA Award*
- *2016 FA Award*
- *2009 NACA – Type I (CDFI only)*
- *2010 NACA – Type I (CDFI only)*
- *2011 NACA – Type I (CDFI only)*

- *2012 NACA – Type I (CDFI only)*
- *2013 NACA –Type I (CDFI only)*
- *2014 NACA –Type I (CDFI only)*
- *2015 NACA –Type I (CDFI only)*
- *2016 NACA –Type I (CDFI only)*

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Certification, Compliance Monitoring, Evaluation Unit of the CDFI Fund at ccme@cdfi.treas.gov or 202-653-0423, or the CIIS help desk at CIIShelp@i360technologies.com or 888-341-6570.

Responses to this section will be used to confirm the Organization's compliance with its Award Assistance Agreement(s).

Portfolio At Risk (PAR) Ratio
113. Total Loans Outstanding (Amount/Number)

Enter the total Amount and Number of loans outstanding at the reporting period end. Do not include equity investments.

114. 90 Days or More Past Due (Amount/Number)
Enter the Amount and Number of the loan portfolio that are 90 days or more past due at the reporting period end.
- *Include* the entire outstanding balance of any loan with one or more payments or partial payments that are 90 days or more past due.
- *Include* accrual and non-accrual loans.

Native Initiatives Deployment of Resources
115. Total Amount Deployed in Target Market Since Notice of Award
This question must be completed by CDFIs with a FY 2016 and/or FY 2017 reporting requirement for the following Award:
- *2009 NACA – Type I (CDFI) only*
- *2010 NACA – Type I (CDFI) only*
- *2011 NACA – Type I (CDFI) only*
- *2012 NACA – Type I (CDFI) only*
- *2013 NACA – Type I (CDFI) only*
- *2014 NACA – Type I (CDFI) only*
- *2015 NACA – Type I (CDFI) only*
- *2016 NACA – Type I (CDFI) only*

Enter the Total Amount Deployed in the Target Market During the Reporting Period.

Equity Investments
116. Number of Equity Investments Held for 12 Months or More

Last updated November, 2017

Enter the total number of Equity Investments Held for 12 Months or More in the Organization's portfolio at the reporting period end OR select Not Applicable.

If the Organization entered this information in Q. 88, CIIS will disable this question.

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

Enter the total number of Equity Investments Held for 12 Months or More whose fair value has decreased during the reporting period OR select Not Applicable.

If the Organization entered this information in Q. 89, CIIS will disable this question.

C. *2012 Financial Assistance Awardees*

This section must be completed by 2012 Financial Assistance Awardees with a FY 2016 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2012 FA Assistance Agreement and any amendments. The Organization's 2011 FA Goals can be found in Schedule 7-A of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at ccme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2011 FA Assistance Agreement.

120) Dollar amount of financial products deployed to the target market during the current Performance Period (See Assistance Agreement, Schedule 7-A)

121) Total dollar amount of financial products deployed to the target market from the date of NOA to most recent period end.

D. *2013 Financial Assistance Awardees*

This section must be completed by 2013 Financial Assistance Awardees with a FY 2016 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2013 FA Assistance Agreement and any amendments. The Organization's 2013 FA Goals can be found in Schedule 7-A of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at ccme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2012 FA Assistance Agreement.

122) Dollar amount of financial products deployed to the target market during the current Performance Period (See Assistance Agreement, Schedule 7-A)

123) Total dollar amount of financial products deployed to the target market from the date of NOA to most recent period end.

E. *2014 Financial Assistance Awardees*

This section must be completed by 2014 Financial Assistance Awardees with a FY 2016 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2014 FA Assistance Agreement and any amendments. The Organization's 2014 FA Goals can be found in Schedule 7-A of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at ccme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2013 FA Assistance Agreement.

124) Dollar amount of financial products deployed to the target market during the current Performance Period (See Assistance Agreement, Schedule 7-A)

125) Total dollar amount of financial products deployed to the target market from the date of NOA to most recent period end.

F. *2015 Financial Assistance Awardees*

This section must be completed by 2015 Financial Assistance Awardees with a FY 2016 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2015 FA Assistance Agreement and any amendments. The Organization's 2015 FA Goals can be found in Schedule 7-A of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at ccme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2014 FA Assistance Agreement.

126) Dollar amount of financial products deployed to the target market during the current Performance Period (See Assistance Agreement, Schedule 7-A)

127) Total dollar amount of financial products deployed to the target market from the date of NOA to most recent period end.

G. *2016 Financial Assistance Awardees*

This section must be completed by 2016 Financial Assistance Awardees with a FY 2016 reporting requirement.

Users will need to respond to questions that correspond to Goals in their Organization's 2016 FA Assistance Agreement and any amendments. The Organization's 2016 FA Goals can be found in Schedule 1 of the Award Assistance Agreement and any amendments.

Depository Institution Holding Companies should use data from their pass-through organizations to respond to the questions in this section.

If you believe this section is incorrectly enabled or disabled, please contact the Fund at ccme@cdfi.treas.gov.

Responses to this section will be used to confirm the Organization's compliance with its 2016 FA Assistance Agreement.

128) Dollar amount of financial products deployed to the target market during the current Performance Period (See Assistance Agreement, Schedule 1)

129) Total dollar amount of financial products deployed to the target market from the date of NOA to most recent period end.

Section VIII. COMPLIANCE WITH OTHER CREDITOR AND INVESTMENT AGREEMENTS

130. At the end of the Recipient's fiscal year, was the Recipient in full compliance with all terms and conditions of any creditor loan or other investment agreements (i.e. there are no overdue payments to creditors, no violation of a loan or other investment terms and conditions).
- Yes/no.
- If no, please provide a narrative explanation.

Last updated November, 2017

Section IX: Data Collection and Tracking Systems

131. Loan Portfolio Software
Select the software used by the Organization to track loan and investment data such as original amount, principal outstanding, loan terms, and status.

132. Borrower Characteristics Software
Select the software used by the Organization to track borrower information such as contact information, gender, race, credit score, and other characteristics.

133. Community Development Impact Software
Select the software used by the Organization to track impact data such as affordable housing units constructed, jobs created, jobs retained, and other community impacts.

For Q. 131 - 133, select from the following list:
- CDeSolution
- Customized Database Created with Access
- Customized Database Created with Another Program
- DownHome Loan Manager
- Excel
- Fed Comp
- Grants Management System
- IMPLAN
- LoanBase
- Loan Ledger
- Manual or Paper Based System Only
- Portfol Software
- Nortridge
- Notesmith
- Nstep
- TEA (The Exceptional Assistant)
- Trakker – Loan Servicing Software
- Other

Other

If the Organization selects "Other" for the community impact software, enter the name of the other software used.

Section X: Credit Reporting Agencies Used

134. Credit Scores

Last updated November, 2017

Select whether the Organization collects loan applicant credit scores.

135. Reporting Agency

If the Organization collects credit scores, select "yes" or "no" for each option to identify the credit reporting agency(ies) used by the Organization:
- Equifax
- Experian
- TransUnion

136. Does the Organization Report Loan Repayment Data to at Least One of the Credit Reporting Agencies?

Select whether the Organization reports loan repayment data to at least one of the credit reporting agencies.

137. What types of loan repayment data does the Organization report?

If the Organization reports loan repayment data, select the type of loan repayment data they reported.
- Positive Repayment Data Only
- Negative Repayment Data Only
- All Repayment Data

138. How often does the Organization report to the credit reporting agency(ies)?

If the Organization reports loan repayment data, select how often the Organization reports to the credit agency(ies).
- Annually
- Quarterly
- Monthly
- Not on a Regular Basis

Section XI: ILR Feedback

139. Is the Organization Required to Have a Single Audit Pursuant to OMB Circular A-133?
Select whether the Organization is required to have a single audit pursuant to OMB Circular A-133.

140. Success Story
Please briefly describe any transactions, product innovations, partnerships, new investor relationships, policy-related impacts, or other events that you believe exemplify the important role of CDFIs in creating community development impact.

The CDFI Fund is especially interested in collecting information on any healthy food financing activity that promotes access to healthy food options in low-income, low-access neighborhoods. Please note any transactions (i.e. Originator Transaction ID and a brief description of the project) reported in your TLR which supports improved access to health foods options in low-income communities.

141. Comments

Please comment on any difficulties the Organization had in completing the ILR or any suggestions for improving it. Please also describe the Financial Statements used to complete the ILR (number of Financial Statements used, number of pages submitted, etc.).

Section XII: Summary Ratios:

Please review below each summary compliance ratio which CIIS calculates from the data provided by the organization. Please make sure that the ratios align with the organization's actual performance. If there are any discrepancies, please review the relevant input data and make corrections.

142. Operating Liquidity Ratio

Cash and Cash equivalents available for operating expenses [Q. 23]) / (.25 x (Total Pre-Tax Operating Expenses [Q.49] - Loan Loss Provision [Q.45])

143. Portfolio at Risk

90 Days or More Past Due (Q.114)/Total Loans Outstanding (Q.113), OR 90 Days or More Past Due (Q.64)/Portfolio Outstanding Table (Q.62)

144) Equity Investments

Number of Equity Investments Held for 12 months or More that Have Decreased in Value (Q.117) / (Number of Equity Investments Held for 12 months or More (Q.116)

145) 3- Year Average Net Revenue

(Total Revenue (Current Year (Q.43) + Prior Year (Q.54) + 2 years Prior(Q.55)) – Total Expenses (Current Year(Q.51) + Prior Year(Q.56) + 2 years Prior(Q.57))/3

146) Net Asset Ratio

Shareholders Equity, Net Assets, or Net Worth (Q.29)/Total Assets (Q.26)

147) Capital Liquidity Ratio

Current Assets(Q.24)/Current Liabilities(Q.27)

148) Self-Sufficiency Ratio

Total Earned Revenue (Q.36)/Total Pre-tax Operating Expenses (Q.49)

149) Prompt Correction Action (PCA) Net Worth Ratio

If enabled, please enter your Organizations Prompt Correction Action (PCA) Net Worth Ratio

150) Tier 1 Leverage Ratio

If enabled, please enter your Organizations Tier 1 Leverage Ratio

151) Net Loans & Leases to Deposits Ratio

If enabled, please enter your Organizations Net Loans & Leases to Deposits Ratio

152) Earned Revenue Ratio
Total Earned Revenue (Q. 36)/(Total Earned Revenue (current Q. 36) + Total Contributed Operating Revenue Table (Q. 30)

153) Loan Loss Rate
Net Amount Charged Off (Q. 67)/Total Loans Outstanding – Amount (Q. 113)

154) Loan Loss Reserve Rate
(Loan Loss Reserve – Accrual (Q. 25a) + Loan Loss Reserve – Cash (Q. 25b) + Depository Loss Reserves (Q. 25c))/ Total Loans Outstanding – Amount (Q. 113)

155) Leverage Ratio
Total Liabilities (Q. 28) /Shareholders Equity, Net Assets, or Net Worth (Q. 29)

156) Deployment Rate
Total Loans Outstanding - Amount (Q. 113) / Total Investment Capital Summary Table (Q. 20)

157) FTE Staff Ratio
*Total FTEs ((Q. 17) / Total Assets (Q. 26)) * 1,000,000*

Certifying the ILR

The User must Certify the ILR upon completion.

CIIS has a single Certification process for the ILR and TLR (if applicable). Users will be able to Certify the ILR when:

• The ILR is complete. (On the CIIS Home Page, select "ILR" menu ➡ "ILR Status" to check for completion.)
• The TLR (if applicable) is complete.
- The Organization is required to provide a FY 2015 TLR. Please check Assistance Agreement for confirmation.
- All loans and investments that were outstanding at any time during the reporting period are Pre-Certified.

In order to certify and submit the ILR, all "active" questions must be complete. Users may review the ILR completeness by selecting "ILR Status" from the "ILR" Tab on the CIIS Home Page.

On the certification page, the CDFI Fund will request permission to release your Organization's data publicly as follows:

The CDFI Fund plans to release certain CIIS ILR and TLR data to the public in an aggregated format. Except as may be permitted pursuant to the Freedom of Information Act (FOIA), the Fund will not release: (i) data that is collected only for Compliance purposes, or (ii) the identities of your borrowers/investees.

The Fund seeks your Organization's permission to release your Organization name (and/or other relevant identifying data) with ILR and TLR data in a format that is aggregated with other organization's data. If you do not provide such consent, the Fund will release your Organization's ILR and TLR, but will not release your Organization's name or any other data that can be used to identify your organization. Please note, however, that such identifying data may be released pursuant to a FOIA request.

a. Do you give the CDFI Fund permission to release your Organization's identity when it releases your Organization's ILR data for this and previous reporting periods? (YES/ NO)

b. Do you give the CDFI Fund permission to release your Organization's identity when it releases your Organization's TLR data for this and previous reporting periods? (YES/ NO / My Organization has not completed a TLR).

When the ILR and TLR, if applicable are complete:
- Select the "Certify" tab on the CIIS Home Page.
- Confirm that the ILR and TLR (if applicable) are marked as complete.
- Respond to the ILR and TLR Release questions.
- Select "Next" button.
- Review the Certification Statement and select appropriate checkbox to agree with the statement.
- Select "Certify CIIS Reports" button.

Financial Statements

Financial Report (Financial Statements and Auditor's/Accountant's Review Report)
The Financial Report includes the following financial statements prepared in conformity with generally accepted accounting principles, and the related auditor's or accountant's review final report:
- Statement of financial position,
- Statement of operations (if the Recipient is a for-profit organization),
- Statement of activities (if the Recipient is a non-profit organization), and
- Statement of cash flows.

In order for the CDFI Fund to complete the cleansing process, it is also important the following are included:
- Any Notes to the financial statements and
- Statement of functional expenses.

A. All non-profit organizations (excluding all regulated financial institutions) reporting for a 2014 or prior award that are required to have their financial statements audited pursuant to the Uniform Requirements, must submit their single-audits no later than nine months after the end of their fiscal year. Any non-profit organization (excluding Insured CDFIs and State-Insured Credit Unions) that is not required to have a financial statement audited pursuant to the Uniform Requirements must submit to the CDFI Fund a statement signed by the organization's authorized representative or certified public accountant, asserting that the organization is not required to have a single audit pursuant to the Uniform Requirements, as indicated in the Assistance

Agreement. Notwithstanding the above regulatory requirement, the CDFI Fund requests that non-profit organizations that are not required to have a single audit performed, but do so as a matter of the normal course of business, submit to the CDFI Fund such audited financial statements on a voluntary basis even if they have filed a Single Audit directly to the Federal Audit Clearinghouse, as the CDFI Fund and the CIIS Helpdesk uses the financial statement to review data submitted to CIIS.

B. For-Profit Organizations (excluding all regulated financial institutions) reporting for a 2014 or prior award must submit to the CDFI Fund financial statements audited in conformity with generally accepted auditing standards as promulgated by the American Institute of Certified Public Accountants, no later than six months days after the end of the Recipient's fiscal year.

C. Regulated Financial Institutions (Insured Depository Institutions, Depository Institution Holding Companies, and Insured Credit Unions) are not required to submit financial statements to the CDFI Fund. The CDFI Fund will obtain the necessary information from publicly available sources. State-Insured Credit Unions must submit to the CDFI Fund copies of the financial statements that they submit to the Appropriate State Agency.

FY 2016 is your fiscal year ending in 2016. If more than one Organization is submitting an ILR (for example, the Recipient and an Affiliate to whom the Recipient passed on a portion of the award), submit a separate Financial Reports for each entity OR consolidated statements, provided that the financial position of each reporting entity is reported separately (consolidating financial statements).

Combining Financial Statements
If your Organization is reporting for a Financial Assistance (FA), Technical Assistance (TA), or NACD Award:

1. Your Assistance Agreement requires that your organization provide financial statements that break out your organization's financials from any parent, subsidiary, or affiliate organizations.
    - The Assistance Agreement states: "Submission of combining financial statements: The Recipient may submit combined financial statements and footnotes as long as the financial statements of the Recipient and, if applicable, every other signatory to the Assistance Agreement, are shown separately as part of combining financial statements. The combining financial statements can be presented as supplemental information."
    - Furthermore, the ILR responses should reflect the Recipient and all other signatories to the Assistance Agreement.

Alternatively:

2. If all of the subsidiary(ies) or affiliate(s) included in the combined statements are either entities that the Recipient passed CDFI Fund award dollars to or that helped the Recipient carry out its community development financing and development services activities – whether or not they are signatories to the Assistance Agreement – the CDFI Fund will allow your organization to provided combined financial statements for these awards. If this situation applies to you:
    - Prior to completing the ILR: Please submit an email to Certification, Compliance Monitoring and Evaluation at ccme@cdfi.treas.gov explaining the relationship between the Recipient and any subsidiaries and affiliates.
    - The CDFI Fund will then make a determination and notify you of whether it is appropriate to include the subsidiary(ies) or affiliate(s) in the ILR.

- **Unless otherwise noted in the instructions, please complete the ILR using only the Organization's information.** The ILR should not include information on parent, subsidiary, or affiliate organizations, unless specifically noted in the instructions.

Submitting Financial Report:
- Attach an electronic file to the CIIS submission ("Financial Statements" on CIIS Home Page Menu). OR
- Upload it to your account.

Identifying Financial Report for Cleansing: Use the Comments field at the end of the ILR to document:
- Number of Financial Statements used to complete the ILR (Example: 2 – one for an affiliate and one for the parent);

- Total number of pages submitted; and
- Any separate attachments (example: breakdown of functional expenses not included in Financial Statements).

Data Cleansing

The CDFI Fund reviews and "cleanses" all ILRs after they are submitted. Cleansing is the process of comparing the ILR data to the Organization's year-end Financial Report including related notes, other questions within CIIS, and, for regulated institutions, publicly available data. It is important that each Organization enter data that is supported by these sources. During the cleansing process, the CIIS Help Desk will contact the Organization with any questions about the ILR submission. At a later date, the CDFI Fund's Certification, Compliance Monitoring and Evaluation (CCME) Unit may contact the Organization with questions related to compliance with Assistance Agreement performance measure targets.

After the ILR and Transaction Level Report (TLR), if applicable, are submitted to the CDFI Fund, the CDFI Fund's CIIS Help Desk will review the report and send any questions to the Recipient. If the Recipient fails to respond to such questions within the CDFI Fund's required timeframe, the report will be considered not submitted.

Help Desk Information

CIIS Help Desk
CIISHelp@i360technologies.com
888-341-6570