

## CDFI Institution Level Report (2004)

### I. ORGANIZATIONAL INFORMATION

#### A. BASIC INFORMATION

Financial Institution Type		
Organizational Structure		
Street Address		
City		
State		
Zip		
Website Address (if available)		
1 Name of Person Responsible for Completing the ILR		
2 Telephone Number of Person Responsible		
(including Extension if applicable)		
3 E-mail Address of Person Responsible		
4 Date of Organization's Fiscal Year End		
5 Year of Organization's Incorporation		
6 Year Organization Began Financing Activities		

#### B. ORGANIZATIONAL STRUCTURE / AFFILIATION

##### Ownership and Control by Minorities and Women

7	Is the Organization Minority Owned or Controlled?	
8	Is the Organization Women Owned or Controlled?	
9	Is the Organization a "Faith-Based" Organization?	
10	Did the Organization Finance or Provide Financial Services to any Religious Institution(s) or Faith-Based Organization(s) During the Reporting Period?	

#### C. AWARD COMPLIANCE

##### Ownership and Control by Minorities and Women

11	<a href="#">Expended Funds / Completed Activities Table</a>	
12	Date by Which the Organization Received Notice from the Appropriate Agency Establishing the New Entity as a Legal Entity.	
	Name of Legal Entity	
	EIN of Legal Entity	

## CDFI Institution Level Report (2004)

### I. ORGANIZATIONAL INFORMATION

### D. POPULATIONS AND GEOGRAPHY FINANCED DURING THE REPORTING PERIOD

13 Which of the Following Racial Populations Did the Organization Finance During the Reporting Period?

- \* American Indian
- \* Alaska Native
- \* Asian
- \* Black or African American
- \* Native Hawaiian
- \* Other Pacific Islander
- \* White
- \* Other

14 Which of the Following Hispanic Origin Populations Did the Organization Finance During the Reporting Period?

- \* Hispanic or Latino
- \* Not Hispanic or Latino

15 Which of the Following Geographic Areas did the Organization Provide Financing in During the Reporting Period?

- \* Appalachia
- \* Colonias
- \* Hot Zones
- \* Lower Mississippi Delta
- \* Native American Areas
- \* Rural Areas
- \* Major Urban Area
- \* Minor Urban Area

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

Please Check Here to Confirm That the Table Below is Complete

17 [Native American Community Activities](#)

### E. STAFF AND CONSULTANTS: # OF FULL-TIME EQUIVALENTS (FTEs)

	Total Staff and Consultant Activity Breakout	Staff and Consultants
18	FTEs Dedicated to Lending/Investing	
19	FTEs Dedicated to Development Services	
20	FTEs Dedicated to Financial Services Other than Lending/Investing	
21	FTEs Dedicated to Administration and Other Activities	
22	Total FTEs	
23	Consultant/Contractor FTEs	

## CDFI Institution Level Report (2004)

### II. FINANCIAL POSITION

#### A. LENDING/INVESTING POOL

Please Check Here to Confirm That the Table Below is Complete

24 [Investment Capital Table](#)

25 [Investment Capital Summary Table](#)

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

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

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

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

28 Cash and Cash Equivalents Available for Operating Expenses \$

29 Current Assets \$

30 Loss Reserves

a. Loan Loss Reserve -- Accrual \$

b. Loan Loss Reserve -- Cash \$

c. Depository Loss Reserves \$

31 Total Assets \$

32 Current Liabilities \$

33 Total Liabilities \$

34 Shareholders Equity, Net Assets, or Net Worth \$

#### D. SUMMARY INCOME AND EXPENSE STATEMENT INFORMATION

Please Check Here to Confirm That the Table Below is Complete

35 [Contributed Operating Revenue Table](#)

##### EARNED REVENUE

36 Interest Income Earned on Portfolio \$

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

38 Interest Earned on Cash & Marketable Securities \$

39 Contract, Training and Consulting Income \$

40 Other Earned Revenue \$

41 Total Earned Revenue \$

42 Total Operating Revenue (before gains/losses) \$

##### GAINS AND LOSSES (Realized/Unrealized)

43 Gains/Losses on Community Development Equity Investments \$

44 Gains/Losses - Other \$

45 Total Gains/Losses (Realized and Unrealized) \$

##### TOTAL REVENUE

46 Total Operating Revenue (after gains/losses) \$

47 Total Non-Operating Revenue \$

48 Total Revenue \$

## CDFI Institution Level Report (2004)

### II. FINANCIAL POSITION

### D. SUMMARY INCOME AND EXPENSE STATEMENT INFORMATION

#### EXPENSES (Operating Expenses)

49	Interest Expense	\$	
50	Loan Loss Provision	\$	
51	Salaries and Benefits for Staff	\$	
52	Professional Fees	\$	
53	Other Operating Expenses	\$	
54	Total Pre-Tax Operating Expenses	\$	
55	Total Non-Operating Expenses	\$	
56	Total Expenses	\$	
57	Dividends Paid Out (For-Profit CDFIs and Credit Unions only)	\$	
58	Estimated Value of Additional Expenses	\$	

#### PRIOR YEAR REVENUE AND EXPENSES

59	Total Revenue in the Fiscal Year Prior to the Current Reporting Period	\$	
60	Total Revenue in the Fiscal Year Two Years Prior to the Current Reporting Period	\$	
61	Total Expenses in the Fiscal Year Prior to the Current Reporting Period	\$	
62	Total Expenses in the Fiscal Year Two Years Prior to the Current Reporting Period	\$	

### III. FINANCING

#### A. FINANCING

63 Will the Organization Submit a Transaction-Level Report for the Current Reporting Period?

Please Check Here to Confirm That the Table Below is Complete

64 [Loans/Investments Originated Table](#)

65 Amount and Number of Loans/Investments Originated in Approved Target

marker  
Please Check Here to Confirm That the Table Below is Complete

66 [Portfolio Outstanding Table](#)

67 90 Days or More Past Due (\$)

68 Net Amount Charged Off (\$)

Amount (\$)	Number (#)
Amount (\$)	Number (#)

#### B. FINANCING (FINANCIAL ASSISTANCE AWARDEES)

Organization's 2003 Financial Assistance - Assistance Agreement Does not include a 2004 Performance Period

69 Total Loans Outstanding (\$) \$

Question #70, 'Predominant Financing Sector,' has since been eliminated in this current version of CIIS

70 FA 2003 Awardee Deployment of Resources Table

Organization's 2003 Financial Assistance - Assistance Agreement Does Not Include the "Deployment of Resources" Performance Measure

## CDFI Institution Level Report (2004)

### B. FINANCING (FINANCIAL ASSISTANCE AWARDEES)

	Affordable Housing	Economic Development	Consumer Loans / Consumer Products	Other	Total
2003 Hot Zones					
2003 Target Market					
2003 Total Performance Market					

71	90 Days or More Past Due (\$)	\$	
72	Number of Equity Investments Held for 12 months or More	#	
73	Number of Equity Investments Held for 12 months or More That Have Decreased in value in the Organization's Prior Fiscal Year	#	

### III. FINANCING

#### C. LOAN PURCHASES AND SALES

Please Check Here to Confirm That the Table Below is Complete

74 [Loan Purchase Table](#)

##### Sector Breakout for All Loans Purchased During the Reporting Period

75	Sector Breakouts	Amount (\$)	Number
	Business Loans		
	Commercial Real Estate Loans		
	Mortgage Loans		
	Other/Unknown Loans		
	<b>Totals</b>		

Please Check Here to Confirm That the Table Below is Complete

76 [Loans Sold Table](#)

##### 77 Sector Breakouts for Loans Sold During the Reporting Period

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

#### D. OTHER FINANCING ACTIVITIES

	OTHER FINANCING ORIGINATED	Amount (\$)	Number (#)
78	Loan Guarantees		
79	Loans/Investments Underwritten for other Organizations		
80	Loans/Investments Serviced for Other Organizations		
	OTHER FINANCING OUTSTANDING	Amount (\$)	Number (#)
81	Loan Guarantees		
82	Loans/Investments Underwritten for other Organizations		
83	Loans/Investments Serviced for Other Organizations		

**IV. COMMUNITY DEVELOPMENT IMPACTS**

84 Will you Provide the Following Impact Data in a Transaction Level Report? If Yes, Skip this Section

- 85 Jobs in Portfolio Businesses at Origination
- 86 Net Change in Jobs
- 87 Projected Number of Housing Units Assisted
- 88 Projected Number of Affordable Housing Units Assisted
- 89 Number of First-Time Homebuyers
- 90 Projected Capacity of Community Facilities Financed
- 91 Projected Square Feet of Commercial Real Estate Property Developed
- 92 Number of Equity Investments Held for 12 months or More
- 93 Number of Equity Investments Held for 12 months or More That Have Decreased in value in the Organization's Prior Fiscal Year

94 Other Impacts (1) (Description, #) Not Applicable:

Description

Number of Units

95 Other Impacts (2) (Description, #) Not Applicable:

Description

Number of Units

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

**V. DEVELOPMENT SERVICES**

**Types of Development Services Provided During the Reporting Period:**

**Affordable Housing**

- 97 Housing Technical Assistance
- 98 Homeownership Counseling

**Economic Development**

- 99 Business Technical Assistance
- 100 Real Estate Technical Assistance

**Consumer Development**

- 101 Credit Counseling
- 102 Financial Education

**Other Services**

103 Other Services (Not Included Above)

List the Types of Services Provided

## CDFI Institution Level Report (2004)

### V. DEVELOPMENT SERVICES

#### Number of Development Services Clients

#### CDFI Fund Programmatic Priority

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

Organization

Other Providers

		Total Clients	Hot Zone Clients	Target Market Clients
105	<b>Affordable Housing</b>			
	Organization			
	Other Providers			
106	<b>Consumer Development</b>			
	Organization			
	Other Providers			
107	<b>Financial Services</b>			
	Organization			
	Other Providers			
108	<b>Other Services (Not Included Above)</b>			
	Organization			
	Other Providers			
109	Number of American Indians, Alaska Natives and Native Hawaiians Served (Native American Community)			

### VI. INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAs)

110 Total Amount of All Open IDAs

\$

111 Total Number of Individual Development Accounts Open

\$

Please Check Here to Confirm That the Table Below is Complete

112 [IDA Withdrawal Purpose Table](#)

### VII. DEPOSITORY CDFI OFFERINGS

#### A. DEPOSITORY ACCOUNT OFFERINGS - CREDIT UNION ACCOUNT OFFERINGS

		Amount (\$)	Number
113	Share Draft Accounts		
114	Regular Share Accounts		
115	Money Market Shares		
116	Share Certificate Accounts		
117	IRA/KEOGH Accounts		
118	All Other Shares		
119	Non-Member Share Deposits		
120	Total Accounts		
121	Total Accounts in Hot Zones		
122	Total Accounts in Other Target Markets		

## CDFI Institution Level Report (2004)

### VII. DEPOSITORY CDFI OFFERINGS

#### B. DEPOSITORY ACCOUNT OFFERINGS - BANK AND THRIFT ACCOUNT OFFERINGS

		Amount (\$)	Number
123	Savings Accounts		
124	Checking Accounts		
125	Certificates of Deposit (CDs)		
126	Total Accounts		
127	Total Accounts in Hot Zones		
128	Total Accounts in Other Target Markets		

#### C. DEPOSITORY ACCOUNT OFFERINGS - CREDIT UNIONS, BANKS AND THRIFTS

129	Bank or Thrift Customers OR Credit Union Members	
130	Number of New Accounts Opened	
131	Accounts Opened to the Unbanked	

#### D. FINANCIAL SERVICES OFFERINGS

##### General Depository Financial Service Offerings

132	ATM Access	
133	Check Cashing for Customers/Members	
134	Direct Deposit	
135	Money Orders	
136	On-line Banking	
137	Youth or School Savings Programs	

##### Targeted Depository Financial Service Offerings

138	Accept Matricula Consular , ITIN, or Other Form of Alternative Identification for Opening an Account	
139	Alternate To Pay Day Loan	
140	Bill Payment	
141	Electronic Transfer Accounts	
142	First Accounts	
143	Health and/or Life Insurance	
144	Non-Customer/Non-Member Check Cashing	
145	Payroll Card or Other Stored Value Card	
146	Remittance Programs	
147	Other Targeted Services	

Explain Other (If the Organization provides other Targeted Services, briefly explain these services)

## CDFI Institution Level Report (2004)

### VIII. DATA COLLECTION AND TRACKING SYSTEMS

148	Loan Portfolio Software	
	Other	
149	Borrower Characteristics Software	
	Other	
150	Community Development Impact Software	
	Other	

### IX. CREDIT REPORTING AGENCIES USED

151	Credit Scores	
152	Reporting Agency	
	* Equifax	
	* Experian	
	* TransUnion	

### X. SURVEY FEEDBACK

153	How Many Hours Did it Take to Complete the Survey?	
154	Comments	

### XI. SUMMARY RATIOS

155	Operating Liquidity Ratio		
156	Portfolio at Risk		%
157	Average Net Revenue	\$	
158	Net Asset Ratio		%
159	Capital Liquidity Ratio		
160	Self-Sufficiency Ratio		%

## CDFI Institution Level Report (2004)

### CERTIFICATION STATEMENT - CIIS DATA SUBMISSION

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

#### CIIS DATA SUBMISSION

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

#### ASSURANCES

- 3 If the organization received a 2003 Native American Technical Assistance (NATA) or Native American CDFI Development (NACD) award, then 50 percent or more of the Awardee's or the Awardee's Partner's activities primarily serve Native American, Alaska Native and/or Native Hawaiian communities.
- 4 If the organization has received an award from the CDFI Fund, none of the proceeds of said award has been used to engage in the lobbying of the Federal Government or in litigation against the United States unless authorized under existing law.
- 5 As applicable, the organization maintains its existence as an Insured Credit Union, an Insured Depository Institution, or a Depository Institution Holding Company, as defined by the Appropriate Federal Banking Agency.

#### CDFI/CDE CERTIFICATION

- 6 If the organization is a certified CDFI, the organization continues to meet the eligibility requirements for certification as a CDFI.
- 7 If the organization is a certified CDE, the organization continues to meet the eligibility requirements for certification as a CDE. The term "Organization" shall include the Allocatee and all of its subsidiary Allocatees, if applicable.
- 8 If the organization is unable to comply with all applicable assurances and certifications, the organization must advise the Fund as such in writing in reasonable detail. Such correspondence should be addressed to the Fund's Grants Management and Compliance Manager at [gmc@cdfi.treas.gov](mailto:gmc@cdfi.treas.gov).

## CDFI Institution Level Report (2004)

### 11 Expended Funds / Completed Activities Table

Award Control Number	Expended All TA Funds?	Date TA Funds Expended	Completed All TA Activities?	Date TA Activities Completed
----------------------	------------------------	------------------------	------------------------------	------------------------------

## CDFI Institution Level Report (2004)

### 17 Native American Community Activities

Name of Native American Community	% of Total Financing
-----------------------------------	----------------------

## CDFI Institution Level Report (2004)

### 24 Investment Capital Table

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

## CDFI Institution Level Report (2004)

### 25 Investment Capital Summary Table

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

## CDFI Institution Level Report (2004)

### 35 Contributed Operating Revenue Table

Type of Donor	Amount
Totals	

## CDFI Institution Level Report (2004)

### 64 Loans/Investments Originated Table

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

## CDFI Institution Level Report (2004)

### 66 Portfolio Outstanding Table

Transaction Type	Purpose	\$ Outstanding	# Outstanding
Totals			

## CDFI Institution Level Report (2004)

### 74 Loan Purchase Table

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

## CDFI Institution Level Report (2004)

### 76 Loans Sold Table

Buyer Organization Name	Total # Sold	Presale Book Value of Sale	Sale Proceeds
Totals			

## CDFI Institution Level Report (2004)

### 112 IDA Withdrawal Purpose Table

Purpose	Number	Amount
Totals		

# CDFI Institution Level Report (2004)

## Notes

---

Question No.	User	Date	Note
-----------------	------	------	------

---