

## CDFI Institution Level Report (2005)

### I. ORGANIZATIONAL INFORMATION

#### A. BASIC INFORMATION

Date of Organization's Fiscal Year End	
Organization Type	
Organizational Structure	
Year of Organization's Incorporation	
Year Organization Began Financing Activities	
FDIC Certification Number, Depository Institution Holding Company Identification Number, or NCUA Charter Number	
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	

#### B. ORGANIZATIONAL STRUCTURE / AFFILIATION

4 Is the Organization Minority Owned or Controlled?	
5 Is the Organization Women Owned or Controlled?	
6 Is the Organization 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?	

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

8 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	

## CDFI Institution Level Report (2005)

<b>I</b>	<b>ORGANIZATIONAL INFORMATION</b>
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<b>C</b>	<b>POPULATIONS AND GEOGRAPHY FINANCED DURING THE REPORTING PERIOD</b>
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9 Which of the Following Hispanic Origin Populations Did the Organization Finance During the Reporting Period?

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

10 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

11 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

12 [Native American Community Activities](#)

<b>D.</b>	<b>STAFF AND CONSULTANTS: # OF FULL-TIME EQUIVALENTS (FTEs)</b>
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	Total Staff and Consultant Activity Breakout	Staff and Consultants
13	FTEs Dedicated to Lending/Investing	
14	FTEs Dedicated to Development Services	
15	FTEs Dedicated to Financial Services Other than Lending/Investing	
16	FTEs Dedicated to Administration and Other Activities	
17	Total FTEs	
18	Consultant/Contractor FTEs	

## CDFI Institution Level Report (2005)

### II. FINANCIAL POSITION

#### A. LENDING/INVESTING POOL

Please Check Here to Confirm That the Table Below is Complete

19 [Investment Capital Table](#)

20 [Investment Capital Summary Table](#)

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

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

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

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

23 Cash and Cash Equivalents Available for Operating Expenses \$

24 Current Assets \$

25 Loss Reserves

a. Loan Loss Reserve -- Accrual \$

b. Loan Loss Reserve -- Cash \$

c. Depository Loss Reserves \$

26 Total Assets \$

27 Current Liabilities \$

28 Total Liabilities \$

29 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

30 [Contributed Operating Revenue Table](#)

##### EARNED REVENUE

31 Interest Income Earned on Portfolio \$

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

33 Interest Earned on Cash & Marketable Securities \$

34 Contract, Training and Consulting Income \$

35 Other Earned Revenue \$

36 Total Earned Revenue \$

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

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

38 Gains/Losses on Equity Investments \$

39 Gains/Losses - Other \$

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

##### TOTAL REVENUE

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

42 Total Non-Operating Revenue \$

43 Total Revenue \$

## CDFI Institution Level Report (2005)

### II. FINANCIAL POSITION

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

##### EXPENSES

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

##### PRIOR YEAR REVENUE AND EXPENSES

54	Total Revenue in the Fiscal Year Prior to the Current Reporting Period	\$	
55	Total Revenue in the Fiscal Year Two Years Prior to the Current Reporting Period	\$	
56	Total Expenses in the Fiscal Year Prior to the Current Reporting Period	\$	
57	Total Expenses in the Fiscal Year Two Years Prior to the Current Reporting Period	\$	

### III. FINANCING

#### A. FINANCING

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

Please Check Here to Confirm That the Table Below is Complete

59 [Loans/Investments Originated Table](#)

60 Amount and Number of Loans/Investments Originated in Approved Target Market

Amount (\$)	Number (#)

Please Check Here to Confirm That the Table Below is Complete

61 [Portfolio Outstanding Table](#)

62 90 Days or More Past Due  
 63 Total Amount Charged Off  
 64 Total Recoveries  
 65 Net Amount Charged Off (\$)

Amount (\$)	Number (#)

## CDFI Institution Level Report (2005)

### III. FINANCING

#### B. LOAN PURCHASES AND SALES

Please Check Here to Confirm That the Table Below is Complete

66 [Loan Purchase Table](#)

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

Sector Breakouts	\$ Paid	# Loans
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

68 [Loans Sold Table](#)

##### 69 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>		

#### C. OTHER FINANCING ACTIVITIES

OTHER FINANCING ORIGINATED	Amount (\$)	Number (#)
70 Loan Guarantees		
71 Loans/Investments Underwritten for Other Organizations		
72 Loans/Investments Serviced for Other Organizations		
OTHER FINANCING OUTSTANDING	Amount (\$)	Number (#)
73 Loan Guarantees		
74 Loans/Investments Underwritten for Other Organizations		
75 Loans/Investments Serviced for Other Organizations		

## CDFI Institution Level Report (2005)

### IV. COMMUNITY DEVELOPMENT IMPACTS

- 76 Will you Provide the Following Impact Data in a Transaction Level Report?  
If Yes, Skip this Section
- 77 Jobs in Portfolio Businesses at Origination
- 78 Net Change in Jobs
- 79 Projected Number of Housing Units Assisted
- 80 Projected Number of Affordable Housing Units Assisted
- 81 Number of First-Time Homebuyers
- 82 Projected Capacity of Community Facilities Financed
- 83 Projected Square Feet of Commercial Real Estate Property Developed
- 84 Number of Equity Investments Held for 12 Months or More
- 85 Number of Equity Investments Held for 12 Months or More That Have  
Decreased in Value in the Organization's Prior Fiscal Year
- 86 Other Impacts (1) (Description, #)  Not Applicable:

Description

Number of Units

- 87 Other Impacts (2) (Description, #)  Not Applicable:

Description

Number of Units

- 88 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

- 89 Housing Technical Assistance
- 90 Homeownership Counseling

#### Economic Development

- 91 Business Technical Assistance
- 92 Real Estate Technical Assistance

#### Consumer Development

- 93 Credit Counseling
- 94 Financial Education

#### Other Services

- 95 Other Services (Not Included Above)

List the Types of Services Provided

## CDFI Institution Level Report (2005)

### V. DEVELOPMENT SERVICES

#### Number of Development Services Clients - CDFI Fund Programmatic Priority (Totals Only)

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

Organization	
Other Providers	

		Total Clients
97	<b>Affordable Housing</b>	
	Organization	
	Other Providers	
98	<b>Economic Development</b>	
	Organization	
	Other Providers	
99	<b>Consumer Development</b>	
	Organization	
	Other Providers	
100	<b>Other Services (Not Included Above)</b>	
	Organization	
	Other Providers	
101	Number of American Indians, Alaska Natives and Native Hawaiians Served (Native American Community)	

### VI. INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAs)

102	Total Amount of All Open IDAs	\$	
103	Total Number of Individual Development Accounts Open	\$	

Please Check Here to Confirm That the Table Below is Complete

104 [IDA Withdrawal Purpose Table](#)

### VII. DEPOSITORY CDFI OFFERINGS

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

		Amount (\$)	Number
105	Share Draft Accounts		
106	Regular Share Accounts		
107	Money Market Shares		
108	Share Certificate Accounts		
109	IRA/KEOGH Accounts		
110	All Other Shares		
111	Non-Member Share Deposits		
112	Total Accounts		

## CDFI Institution Level Report (2005)

### VII. DEPOSITORY CDFI OFFERINGS

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

	Amount (\$)	Number
113 Savings Accounts		
114 Checking Accounts		
115 Certificates of Deposit (CDs)		
116 Total Accounts		

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

117 Bank or Thrift Customers OR Credit Union Members	
118 Number of New Accounts Opened	
119 Accounts Opened to the Unbanked	

#### D. FINANCIAL SERVICES OFFERINGS

##### General Depository Financial Service Offerings

120 ATM Access	
121 Check Cashing for Customers/Members	
122 Direct Deposit	
123 Money Orders	
124 On-line Banking	
125 Youth or School Savings Programs	

##### Targeted Depository Financial Service Offerings

126 Accept Matricula Consular , ITIN, or Other Form of Alternative Identification for Opening an Account	
127 Alternate To Pay Day Loan	
128 Bill Payment	
129 Electronic Transfer Accounts	
130 First Accounts	
131 Health and/or Life Insurance	
132 Non-Customer/Non-Member Check Cashing	
133 Payroll Card or Other Stored Value Card	
134 Remittance Programs	
135 Other Targeted Services	

Please specify What Other Services the Organization Offers

## CDFI Institution Level Report (2005)

### VIII. AWARD COMPLIANCE

#### A. 2003 - 2005 TECHNICAL ASSISTANCE AWARDEES

136 [Expended Funds / Completed Activities Table](#)

137 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

#### B. 2003-2005 Financial Assistance and Native Initiative with Financial Assistance Awardees

**Portfolio at Risk (PAR) Ratio**

		Amount (\$)	Number (#)
138	Total Loans Outstanding		
139	90 Days or More Past Due		

**Native Initiatives Deployment of Resources**

140 Total Amount Deployed in Target Market during the Reporting Period

**Equity Investments**

141 Number of Equity Investments Held for 12 Months or More

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

#### C. 2003 FINANCIAL ASSISTANCE AWARDEES

**Deployment of Resources**

143 2003 FA Deployment of Resources Table

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

## CDFI Institution Level Report (2005)

### VIII. AWARD COMPLIANCE

#### C. 2003 FINANCIAL ASSISTANCE AWARDEES

##### Development Services Provision

144 2003 FA Development Services Table

	Total Clients	2003 Hot Zone Clients	2003 Target Market Clients
<b>Affordable Housing</b>			
Organization			
Other Providers			
<b>Economic Development</b>			
Organization			
Other Providers			
<b>Consumer Development</b>			
Organization			
Other Providers			
<b>Other Services (Not Included Above)</b>			
Organization			
Other Providers			

#### D. 2004 FINANCIAL ASSISTANCE AWARDEES

##### Deployment of Resources

145 2004 FA Deployment of Resources Table

	Affordable Housing	Economic Development	Consumer Loans/Consumer Products	Other	Total
<b>2004 Hot Zones</b>					
<b>2004 Target Market</b>					
<b>2004 Total Performance Market</b>					

## CDFI Institution Level Report (2005)

### VIII. AWARD COMPLIANCE

#### D. 2004 FINANCIAL ASSISTANCE AWARDEES

##### Development Services Provision

146 2004 FA Development Services Table

	Total Clients	2004 Hot Zone Clients	2004 Target Market Clients
<b>Affordable Housing</b>			
Organization			
Other Providers			
<b>Economic Development</b>			
Organization			
Other Providers			
<b>Consumer Development</b>			
Organization			
Other Providers			
<b>Other Services (Not Included Above)</b>			
Organization			
Other Providers			

##### Financial Services Provision

- 147 Amount Increase in Savings, Member Shares, Checking, and/or Share Draft Deposit Dollars from 2004 Hot Zones During the Reporting Period
- 148 Amount Increase in Savings, Member Shares, Checking, and/or Share Draft Deposit Dollars from 2004 Target Market During the Reporting Period

### IX. DATA COLLECTION AND TRACKING SYSTEMS

- 149 Loan Portfolio Software
- Other
- 150 Borrower Characteristics Software
- Other
- 151 Community Development Impact Software
- Other

## CDFI Institution Level Report (2005)

### X. CREDIT REPORTING AGENCIES USED

152	Credit Scores	<input type="text"/>
153	Reporting Agency	
	* Equifax	<input type="text"/>
	* Experian	<input type="text"/>
	* TransUnion	<input type="text"/>

### XI. ILR FEEDBACK

154	Is the Organization Required to Have a Single Audit Pursuant to OMB Circular A-133?	<input type="text"/>
155	How Many Hours Did it Take to Complete the ILR?	<input type="text"/>
156	Comments	<input type="text"/>

### XII. SUMMARY RATIOS

**CIIS will display results for ratios when complete data is provided. The ratio may change during the cleansing process.**

157	Operating Liquidity Ratio	<input type="text"/>	
158	Portfolio at Risk	<input type="text"/>	%
159	Equity Investments Ratio	<input type="text"/>	%
160	Average Net Revenue	\$ <input type="text"/>	
161	Net Asset Ratio	<input type="text"/>	%
162	Capital Liquidity Ratio	<input type="text"/>	
163	Self-Sufficiency Ratio	<input type="text"/>	%

## CDFI Institution Level Report (2005)

### 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 or 2004 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 Manager at [grantsmanagement@cdfi.treas.gov](mailto:grantsmanagement@cdfi.treas.gov).

## CDFI Institution Level Report (2005)

### 12 Native American Community Activities

Name of Native American Community	% of Total Financing
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## CDFI Institution Level Report (2005)

### 19 Investment Capital Table

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

## CDFI Institution Level Report (2005)

### 20 Investment Capital Summary Table

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

## CDFI Institution Level Report (2005)

### 30 Contributed Operating Revenue Table

Type of Donor	Amount
Totals	

## CDFI Institution Level Report (2005)

### 59 Loans/Investments Originated Table

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

## CDFI Institution Level Report (2005)

### 61 Portfolio Outstanding Table

Transaction Type	Purpose	\$ Outstanding	# Outstanding
Totals			

## CDFI Institution Level Report (2005)

### 66 Loan Purchase Table

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

## CDFI Institution Level Report (2005)

### 68 Loans Sold Table

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

## CDFI Institution Level Report (2005)

### 104 IDA Withdrawal Purpose Table

Purpose	Number	Amount
Totals		

# CDFI Institution Level Report (2005)

## 136 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 (2005)

## Notes

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Question No.	User	Date	Note
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