

CDFI Fund Annual Certification and Data Collection Report Form Instructions

Purpose:

The primary intent of the Annual Certification and Data Collection Report Form (the “Form”) is to ensure that Community Development Financial Institutions (CDFI) continue to meet the requirements to be certified CDFIs. It is also a method to ensure that organizational information is updated annually. The financial and portfolio data will be used by the CDFI Fund to gain insight on the CDFI industry. Information provided in these sections will not impact a CDFI’s certification status or applications for CDFI Fund programs.

Overview:

Please refer to these instructions for greater clarity and detail regarding what information should be included in order to respond to each question in the Form. It is highly recommended that you have access to the following documents, if applicable to your organization type, in order to accurately and thoroughly complete the Form:

- Your organization’s Balance Sheet (Statement of Financial Position),
- Your organization’s Income Statement (Statement of Activities or Statement of Operations or Profit and Loss Statement), and
- For Banks and Thrifts, Consolidated Reports of Condition and Income; or
- For Credit Unions, 5300 Call Report.

This Form requires you to verify, update, and correct organization profile information. In order to update some of the data in this part, an authorized organization account administrator must access the organization’s organization profile.

TIP: This is an opportunity to verify, on an annual basis, that the organization contact information is accurate and that there have been no changes to the authorized account administrator(s) who should have access to the organization’s account.

CDFI Annual Certification Report Detail:

Report Item	Instructions
Certification: Certification Name	This is your CDFI’s CDFI Certification Control Number. It is auto-generated by the system and cannot be edited by the user.
CDFI Annual Certification Report ID	This information is auto-generated by the system and cannot be edited by the user.
Employer Identification Number (EIN)	This information is auto-populated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.

Report Item	Instructions
CDFI Certification Status	This is your CDFI's CDFI Certification Status. It is auto-generated by the system and cannot be edited by the user.
Tax Status	Enter the tax status of your CDFI, either "For-Profit" or "Non-Profit", as appropriate.
Certified CDFI Serving Native Communities	This information is auto-populated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
Date Submitted	This is the date upon which you have submitted the CDFI Annual Certification Report. It is auto-generated by the system and cannot be edited by the user.
Status	This is the status of your CDFI's CDFI Annual Certification Report. It is auto-generated by the system and cannot be edited by the user.
Organization	This information is auto-populated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
Organization Type	This information is auto-populated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
FDIC Charter Number (<i>Banks and Thrifts Only</i>)	This information is auto-populated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
Bank Holding Company Number (<i>Banks and Thrifts Only</i>)	This information is auto-populated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
Holding Company FDIC ID# / OTS Docket: Office of Thrift Supervision (OTS) Docket Number (<i>Thrifts Only</i>)	This information is auto-populated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
NCUA Number (<i>Credit Unions Only</i>)	This information is auto-populated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
Primary Line of Business	<p>Identify and select your CDFI's Primary Line of Business using the dropdown menu. You are limited to only one primary Financing Activity for this question.</p> <p>Definitions for each Line of Business can be found in the Glossary. These are high-level categories. Categories</p>

Report Item	Instructions
	<p>included under a category are listed below. The Lines of Business include:</p> <ul style="list-style-type: none"> - Business Finance - Commercial Real Estate Finance - Consumer Finance - Intermediary Finance - Microfinance - Residential Real Estate Finance - Other <p>TIP: The Primary Line of Business selected should correspond to the organization’s predominant Financing Activity based on the dollar amount of dedicated to support the provision of Financial Products.</p> <p>TIP: Loans to Business reported by banks may include those for Agricultural Production, Commercial and Industrial, Construction and Land Development, and Farmland. Credit Unions typically classify business loans (including lines or letters of credit) to include commercial, corporate, business investment or agricultural purposes. Loan Funds typically provide small business loans including lines of credit and working capital loans. Please note however that all certified CDFIs should report separately any business loan less than \$50,000 under the category “microfinance.”</p> <p>TIP: When Real Estate Finance is used for mixed use properties the amounts should be associated with the predominant use of the property. For example, if 80 percent of a property is used towards Housing Finance and 20 percent is used towards Commercial Real Estate Finance the amount should be attributed to Housing Finance.</p>
Secondary Line of Business	<p>Identify and select the CDFI’s Secondary Line of Business using the dropdown menu. You are limited to one secondary Financing Activity for this question. If the CDFI only has one line of business, select “None” for this question.</p> <p>TIP: The Secondary Line of Business selected should correspond to the organization’s second most predominant Financing Activity based on dollar amount dedicated to support the provision of Financial Products.</p>
Total CU Members: Total Number of Credit Union Members	Report the total number of Credit Union Members as of the last day of the Credit Union’s fiscal year.

Report Item	Instructions
<p>Total TM CU Members: Total Number of Credit Union Members in the Target Market(s)</p>	<p>Report the total number of Credit Union Members in the CDFI's currently Approved Target Market(s) as of the last day of the Credit Union's fiscal year.</p>
<p>Percent Financial Staff Time: Percentage of FTE and contractor time dedicated to providing Financial Products and/or Services <i>(Unregulated Only)</i></p>	<p>Estimate the percentage of FTE time dedicated to providing Financial Products and/or Services. This may include products such as: Loans, Equity Investments, Loan purchases, Loan Guarantees, and similar financing activities; or services such as: checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit-taking, safe deposit box services, and/or other similar services. If applicable, include FTE information for staff that manage activities.</p> <p>An FTE is defined as an employee, or sum of employees, that work at least a 35 hours per week. If two part-time employees work 20 hours per week, they would represent one FTE. FTEs may also include staff that manage activities.</p> <p>TIP: This should: <i>Include</i> all full-time and part-time employees. <i>Include</i> contractors, consultants and volunteers that perform ongoing operations. <i>Exclude</i> temporary employees. <i>Exclude</i> professional services conducted outside of the office by third parties such as accounting, bookkeeping, and legal counsel.</p>
<p>Percent DS Staff Time: Percentage of FTE and contractor time dedicated to providing Development Services <i>(Unregulated Only)</i></p>	<p>Estimate the percentage of FTE time dedicated to providing Development Services. May include: Business Technical Assistance, Credit Counseling, Financial Education, Homeownership Counseling, Housing Technical Assistance, Real Estate Technical Assistance. If applicable, include FTE information for staff that manage activities.</p> <p>An FTE is defined as an employee, or sum of employees, that work at least a 35 hours per week. If two part-time employees work 20 hours per week, they would represent one FTE. FTEs may also include staff that manage activities.</p> <p>TIP: This should: <i>Include</i> all full-time and part-time employees. <i>Include</i> contractors, consultants and volunteers that perform ongoing operations. <i>Exclude</i> temporary employees. <i>Exclude</i> professional services conducted outside of the office by third parties such as accounting, bookkeeping, and legal counsel.</p>

Report Item	Instructions
<p>Total Staff Time: Total number of FTE Staff (All CDFIs)</p>	<p>Total number of FTE time dedicated to providing support towards CDFI-related activities.</p> <p>An FTE is defined as an employee, or sum of employees, that work at least a 35 hours per week. If two part-time employees work 20 hours per week, they would represent one FTE. FTEs may also include staff that manage activities.</p> <p>TIP: This should: <i>Include</i> all full-time and part-time employees. <i>Include</i> contractors, consultants and volunteers that perform ongoing operations. <i>Exclude</i> temporary employees. <i>Exclude</i> professional services conducted outside of the office by third parties such as accounting, bookkeeping, and legal counsel.</p>

In the next set of questions, you will be asked to confirm that your organization continues to meet the certification eligibility criteria based on the data submitted in your previously approved CDFI certification application. If your organization’s information changed, you are required to provide explanation and to attach any appropriate and/or necessary documentation. Definitions for all criteria are found in the Glossary.

Report Item	Instructions
<p>Legal Entity attestation: The organization continues to be the same legal entity, duly formed and in good standing, since it was certified by the CDFI Fund.</p>	<p>Indicate whether the CDFI is a Legal Entity, duly formed and in good standing under the laws of its state of incorporation. A “yes” response means there has been no change. A “no” response requires narrative explanation and attachment of any appropriate and/or necessary documentation. The respondent must describe how their ability to meet the legal entity changed.</p> <p>TIP: If any of the aspects of the organization’s legal status, such as name or incorporation information, changed in the last fiscal year you must select “no.”</p>
<p>Legal documentation changes: The organization has not amended its organizational documentation (e.g., articles of incorporation, bylaws, charter) since the organization’s CDFI certification was last approved by the CDFI Fund.</p>	<p>Indicate whether the organization amended its organizational documentation since its most recent certification by the CDFI Fund. A “yes” response means there has been no change to your organizational documentation (e.g., articles of incorporation, bylaws, charter). A “no” response requires narrative explanation and attachment of necessary documentation.</p>

Report Item	Instructions
	<p>TIP: If you modified organizational documentation in any way in the last fiscal year you must select “no” and complete a CDFI Certification Amendment Form.</p>
<p>Primary Mission attestation: The Primary Mission of the organization, as evidenced in board- approved organizational documents, has not changed since the organization’s CDFI certification was last approved by the CDFI Fund.</p>	<p>Indicate whether the CDFI made any changes to its Primary Mission since its most recent certification by the CDFI Fund. A “yes” response means there has been no change. A “no” response requires narrative explanation, statement of the updated primary mission, and attachment of documentation demonstrating that the updated primary mission has been approved by the CDFI’s governing body.</p> <p>TIP: If you modified the language describing your Primary Mission in any way in the last fiscal year you must select “no.”</p>
<p>Financing Entity attestation: The organization continues to be an entity whose predominant business activity is the provision, in Arms-Length Transactions, of Financial Products, as reflected on its financial statements and executed notes.</p>	<p>If applicable, confirm that the organization continues to meet the Financing Entity criteria.</p> <p>Indicate whether the CDFI continues to engage in direct Financial Products, as indicated on its financial statements and executed notes.</p> <p>A “no” response requires narrative explanation and attachment of any appropriate and/or necessary documentation.</p> <p>TIP: Response is not required for Credit Unions, Banks, and Depository Institution Holding Companies and field should be left unanswered for these entity types.</p>
<p>Maintains sufficient capital: The organization continues to maintain Sufficient Capital to continue Financing Activities that support the provision of Financial Products for at least three months from the end of the organization’s fiscal year.</p>	<p>If applicable, indicate whether the CDFI continues to maintain Sufficient Capital to continue Financing Activities for at least 3 months from the FYE.</p> <p>A “no” response requires narrative explanation and attachment of any appropriate and/or necessary documentation.</p> <p>TIP: Response is not required for Credit Unions, Banks, and Depository Institution Holding Companies and field should be left unanswered for these entity types.</p>
<p>Assets to Financial Products predominant: The organization continues to dedicate a Predominance of its Assets to Financial Products.</p>	<p>If applicable, indicate whether the CDFI continues to dedicate a Predominance of its Assets to Financial Products.</p>

Report Item	Instructions
	<p>A “no” response requires narrative explanation and attachment of any appropriate and/or necessary documentation.</p> <p>TIP: Response is not required for Credit Unions, Banks, and Depository Institution Holding Companies and field should be left unanswered for these entity types.</p>
<p>Staff to Financial Products predominant: The organization continues to dedicate a Predominance of staff time to the provision to Financial Products.</p>	<p>If applicable, indicate whether the CDFI continues to dedicate a Predominance of staff time to the provision to Financial Products.</p> <p>A “no” response requires narrative explanation and attachment of any appropriate and/or necessary documentation.</p> <p>TIP: Response is not required for Credit Unions, Banks, and Depository Institution Holding Companies and field should be left unanswered for these entity types.</p>
<p>Development Services attestation: The organization, directly or through an Affiliate, or through a contract with another provider, continues to meet the Development Services criteria requirements.</p>	<p>Indicate whether the CDFI made changes to its Development Services since its most recent certification by the CDFI Fund. Development Services include:</p> <ul style="list-style-type: none"> - Business Technical Assistance - Credit Counseling - Financial Education - Homeownership Counseling - Housing Technical Assistance - Real Estate Technical Assistance <p>A “yes” response means there has been no change. A “no” response requires narrative explanation and attachment of any appropriate and/or necessary documentation.</p>
<p>Target Market attestation: At least 60% of the organization’s Transactions are directed towards serving their approved Target Market(s).</p>	<p>Indicate whether the CDFI directed at least 60% of its Transactions in the last fiscal year to clients in its Target Market(s).</p> <p>TIP: Only Transactions included on an organization’s Balance Sheet may be counted towards the 60% of Transactions in their Target Market.</p>
<p>Target Market changes: The organization reviewed its approved Target Market maps in CIMS and verified that its Target Market(s) have</p>	<p>Access CIMS to review your Target Market Map(s). A “yes” response means there has been no change.</p>

Report Item	Instructions
<p>not changed since its CDFI certification was last approved by the CDFI Fund.</p>	<p>A “no” response requires narrative explanation and attachment of any appropriate and/or necessary documentation.</p> <p>TIP: If you believe a change in your CDFI’s Target Market(s) occurred and you need to have this change reviewed by the CDFI Fund for approval, answer “no” to this question. You will be required to provide updated Target Market map(s) and complete an updated Target Market Accountability Table. No changes to Target Market(s) are effective unless approved by the CDFI Fund.</p> <p>Process for Assessing your Target Market:</p> <p>Step 1) Review CDFI’s Approved Target Market records: Each CDFI should review its certification letter describing its approved Target Market, and the list of approved target market maps in CIMS. The certified CDFI should carefully review the maps in CIMS to make sure that they reflect the CDFI’s actual transactions and relevant geography, and make sure that CDFI’s internal records can show that at least 60 percent of their originations are within the target market.</p> <p>Step 2) Guidance for Target Market review and validation: If the CDFI is a current awardee, they should also review their TLR submission as a more current check on how closely lending activity tracks with their approved Target Market CIMS maps. If the CDFI is not a current awardee, the certified CDFI should review the original method used to tabulate the CDFI’s Target Market to ensure that the computations accurately reflect the type and location of transactions that constitute their approved Target Market. If the certified CDFI sampled its transactions or conducted a survey to determine its Target Market, then the CDFI should make sure that they have saved the documentation of the sampling or survey process. In addition, the CDFI should possess an analysis demonstrating that 60 percent or more of the sample transactions occurred within the approved Target Market.</p> <p>Step 3) Annual Certification Report Attestation: If the CDFI’s target market is deemed to be accurate, then the certified CDFI can attest to that through this Report, but the CDFI is required to keep detailed records in order to document their Target Market in the case of an audit review.</p>

Report Item	Instructions
	<p>Step 4) Target Market Modification Process: If the Target Market does not match their transactions, or the location of the CDFI’s activities have changed, or there are errors in the Target Market, then the CDFI should request to modify their Target Market in the Annual Certification Report. If the certified CDFI has a pending FA application that describes a change in their Target Market in that FA application, then the CDFI should also request to modify their Target Market in the Annual Certification Report.</p> <p>If the CDFI wishes to request a change to its Target Market in its Annual Certification Report submission, in addition to the instructions above, the CDFI should be sure to complete and attach/submit the relevant portions of the following documents and items (which are available on the CDFI Fund website):</p> <ul style="list-style-type: none"> • CDFI Certification Application (the Word document) – complete the relevant questions in the Target Market section and the Accountability section. • Attachment A (the Excel Workbook document) – complete the two Target Market worksheets, and, if necessary, the Board and Accountability worksheets, (if your board(s) have not changed and provide accountability to the proposed Target Market, then there is no need to complete the Board and Accountability worksheets.) • New Maps - create new maps in CIMS – these maps should reflect the newly proposed Target Market, (you will need to open a CDFI Certification Signature Page, save/attach the map(s) to the CDFI Certification Signature Page, and submit the CDFI Certification Signature Page.
<p>Accountability attestation: The organization continues to maintain Accountability to clients in its approved Target Market through representation on its governing board, or otherwise, since the Respondent’s CDFI certification was last approved by the CDFI Fund.</p>	<p>Indicate whether there has been a change to the accountability information provided as part of the last review of the CDFI’s certification.</p> <p>A “yes” response means there has been no change.</p> <p>A “no” response requires narrative explanation and attachment of any appropriate and/or necessary documentation.</p>
<p>Accountability method changes: The organization maintained the same method or set of methods for providing Accountability to the</p>	<p>Indicate whether there has a change to the methods by which the CDFI maintains accountability to its Target Market(s).</p> <p>A “yes” response means there has been no change.</p>

Report Item	Instructions
organization’s approved Target Market since the organization’s CDFI certification was last approved by the CDFI Fund.	<p>A “no” response requires narrative explanation and attachment of any appropriate and/or necessary documentation.</p> <p>TIP: If your organization experienced changes to how you ensure Accountability to the Target Market in any way in the last fiscal year you must select “no.” This includes any changes in representation on governing boards.</p>
<p>Non-Government Entity attestation: The organization continues to not be an agency or instrumentality of the United States, or any state or political subdivision thereof, and that such has not changed since the organization’s CDFI certification was last approved by the CDFI Fund.</p>	<p>Indicate whether the CDFI continues to meet the Non-Governmental Entity requirement since its most recent certification by the CDFI Fund.</p> <p>A “yes” response means there has been no change.</p> <p>A “no” response requires narrative explanation and attachment of any appropriate and/or necessary documentation.</p>
<p>Other eligibility information changes?: Has any other eligibility information since the original certification application was approved?</p>	<p>If applicable, include any relevant changes not captured in the previous fields.</p> <p>A “no” response means there has been no change.</p> <p>A “yes” response requires narrative explanation and attachment of any appropriate and/or necessary documentation.</p>

Note: the following two sub-sections only display summaries and calculations of data entered in the Financial Products Portfolio Breakdown section of the report:

- Target Market Count Summary
- Target Market Amount Summary

Please refer to the Glossary for definitions of all terms referenced in the Form and Instructions. All amounts should be as of the last day of the organization’s fiscal year, unless otherwise noted in the Instructions.

Development Services:

Please identify the Development Services provided during the last fiscal year and the associated Financial Products offered in conjunction with those services.

For the Development Services offered by the CDFI, from the drop down box, choose the Development Services provided, associate it with a Financial Product, and indicate the total number of clients served, breaking out the number of those clients that are in the Target Market(s).

TIP: While use of the drop-down menu categories is preferred whenever possible, you have the option to select an “Other” option and provide a narrative description.

TIP: Be sure that that the total clients served for each Development Service includes clients in the Target Market(s). Target Market clients may be a subset of the total clients served.

Report Item	Instructions
CDFI Annual Certification Report	This is the CDFI Annual Certification Report ID. This information is auto-generated by the system and cannot be edited by the user.
Development Services ID	This information is auto-generated by the system and cannot be edited by the user.
Development Services	Select a Development Service from the drop-down menu of categories: <ul style="list-style-type: none"> - Business Technical Assistance - Credit Counseling - Financial Education - Homeownership Counseling and Technical Assistance - Real Estate Technical Assistance - Other
Financial Product	Select a Financial Product from the drop-down menu of categories. <ul style="list-style-type: none"> - Business Financing - Charter School Financing - Commercial Real Estate Financing - Consumer Financing - Facility Financing - Health Care Facility Financing - Microfinancing - Multifamily Housing Financing - Single Family Housing Financing - Small Business Financing
Total Clients Served	Enter the number of total clients served through this Development Service.
Target Market Clients Served	Enter the number of clients from or in the CDFI’s Target Market that have been served through this Development Service.
Other Development Services	If “Other” is selected from the Development Services drop-down menu, enter a description of the “Other” Development Service.

Please refer to the Glossary for definitions of all terms referenced in the Form and Instructions. All amounts should be as of the last day of the organization’s fiscal year, unless otherwise noted in the Instructions.

Financial Data Detail

Report Item	Instructions
CDFI Annual Certification Report	This is the CDFI Annual Certification Report ID. This information is auto-generated by the system and cannot be edited by the user.
Organization Type	This information is auto-populated from the organization profile page. To make changes to this information, an authorized account administrator must update the organization profile page.
Values from audited financial statements: Are the following values being taken from audited financial statements?	A “yes” response indicates that the values included in this form are from financial statements that have been prepared and certified by a Certified Public Accountant according to the requirements of the U.S. GAAP. A “no” response means that the values included in this form are not from audited financial statements.
Record Type	Select the appropriate Record Type for your CDFI. This selection will tailor the specific fields displayed/required in your Financial Data Detail section.
Financials ID	This information is auto-generated by the system and cannot be edited by the user.
Unrestricted Cash and Cash Equivalents	Enter the amount of the organization's Unrestricted Cash and Cash Equivalents that are available to cover the organization’s Operating Expenses.
Restricted Cash and Cash Equivalents	Enter the amount of the organization’s Cash and Cash Equivalents that are NOT available to cover the organization’s Operating Expenses.
Cash and Cash Equivalents	Enter the organization’s total Cash and Cash Equivalents.

Report Item	Instructions
Average Assets	Enter the amount of the organization's Average Assets. This is calculated by taking the sum of Assets at the beginning and end of a period and dividing by 2.
Current Assets	Enter the amount of the organization's Assets that are reasonably expected to be converted to cash within the next 12 months.
Allowance for Loan and Lease Losses Reserve (ALLL)	Enter the amount of the organization's ALLL (i.e., Loan Loss Reserves).
Total Assets	Enter the organization's Total Assets. Total Assets are the value of the sum of all Assets. This amount may include Assets not reflected in entries on this report.
Current Liabilities	Enter the amount of Debts, obligations, or Payables due within the next 12 months.
Total Liabilities	Enter the amount for the total value of the organization's short-term and long-term outstanding Debts, obligations, and Payables.
Temporarily Restricted Net Assets	Enter the amount for excess or deficiency of Assets compared to Liabilities, which are subject to externally imposed restrictions that are not Permanently Restricted Net Assets.
Permanently Restricted Net Assets	Enter the amount for excess or deficiency of Assets compared to Liabilities, which are subject to externally imposed, permanent restrictions.
Unrestricted Net Assets	Enter the amount of excess or deficiency of Assets compared to Liabilities, which are not subject to externally imposed restrictions.
Tier 1 Capital <i>(Banks and Thrifts Only)</i>	Enter the organization's Tier 1 Capital as defined by the appropriate Federal regulating agency.
Total Net Assets	Enter the Total Net Assets. <i>(i.e., add together the amounts for temporarily restricted, permanently restricted, and unrestricted net assets)</i>
Total Net Worth <i>(Credit Unions Only)</i>	Enter the amount of Equity, or the amount by which Assets exceed Liabilities. This is calculated by subtracting Total Liabilities, deferred Income, redeemable preferred stock, and non-controlling interest from Total Assets.

Report Item	Instructions
Total Equity (<i>For-profit Entities Only</i>)	Enter the amount of funds on the balance sheet contributed by owners (the stockholders) plus Retained Earnings (or losses). This is calculated by subtracting Total Liabilities, deferred income, redeemable preferred stock, and non-controlling interest from Total Assets.
Interest Income	Enter the Gross Revenue generated by interest-earning Assets.
Earned Income	Enter the Income generated by the organization's Assets and activities, excluding Grants and Contributions. This includes fees.
Operating Revenue	Enter the Income generated by the organization's Assets and activities, including Grants and Contributions that have been released from restrictions.
Total Revenue	Enter the Total Revenue, including both Operating and non-operating Revenues.
Interest Expense	Enter the Expenses generated by interest-bearing Liabilities.
Provision for Loan Losses	Enter the Expenses recorded in order to maintain the Allowance for Loan and Lease Losses account in the organization's reporting period.
Operating Expenses	Enter the Expenses related to the organization's everyday business operations, such as Interest Expense, staff salaries, professional fees, depreciation, and Provision for Loan Losses.
Total Expenses	Enter the total value of Expenses incurred by the organization during the reporting period.
Financing Debt	Enter the amount of Liabilities outstanding that are associated with the organization's Financing Activities (e.g., lending and investment). Financing Debt is calculated by deducting all notes payable specifically used for non-Financing Activities (such as operations) from total notes payable.

Report Item	Instructions
Grants	Enter the amount of financial awards given by a Federal, state, or local government, or other organization to an eligible organization, with no expectation of repayment.
Equity Investments	Enter the amount of Investments including, but not limited to, stock purchases, purchases of partnership interest, purchases of a limited liability company membership interest, Loans made on such terms that it has sufficient characteristics of Equity.
Deposits	Enter the amount of Transactions involving a transfer of funds held by another party for safekeeping.
Secondary Capital, Uninsured (Credit Unions Only)	Enter the amount of uninsured secondary capital account or other form of non-share account as defined by the appropriate Federal regulating agency.
Net Assets or Retained Earnings	Enter the amount of excess or deficiency of Assets compared to Liabilities; classified into three mutually exclusive classes according to the existence or absence of externally imposed restrictions (i.e., Permanently Restricted Net Assets, Temporarily Restricted Net Assets, and Unrestricted Net Assets). This is calculated by
Total Capital	Enter the aggregate amount of the following items above, as applicable to your CDFI: Financing Debt, Grants, Equity Investments, Deposits, Secondary Capital (Credit Unions only), and Net Assets or Retained Earnings.
Total Outstanding Loan Portfolio	Enter the aggregate amount of active Loans outstanding as of the last day of the organization's fiscal year.
Total Outstanding Investment Portfolio	Enter the aggregate amount of Investments outstanding as of the last day of the fiscal year.
Total Charge-Offs	Enter the amount of Charge-Offs that have been written off the balance sheet as of the last day of the fiscal year.
Total Recoveries	Enter the amount of Total Recoveries as of last day of the fiscal year.
Total Value of Non-performing Assets	Enter the amount of Non-performing Assets as of last day of fiscal year.

Please refer to the Glossary for definitions of all terms referenced in the Form and Instructions. All amounts should be as of the last day of the organization’s fiscal year, unless otherwise noted in the Instructions.

Financial Products Portfolio Breakdown

Select all applicable Financial Products that are present in the organization’s outstanding portfolio.

Report Item	Instructions
CDFI Annual Certification Report	This is the CDFI Annual Certification Report ID. This information is auto-generated by the system and cannot be edited by the user.
Financial Product Portfolio Breakdown ID	This information is auto-generated by the system and cannot be edited by the user.
Financial Product	<p>Select a Financial Product from the drop down menu:</p> <ul style="list-style-type: none"> • Loans • Equity Investments • Loan Guarantees <p>Repeat this process to create as many Financial Product records as necessary.</p>
Type	<p>Select and enter the Type of Financial Product from the following categories:</p> <ul style="list-style-type: none"> • Business • Commercial Real Estate • Consumer • Intermediary • Microfinance • Residential Real Estate • Other (Please Describe)

Report Item	Instructions
Subtype	<p>Select and enter the Subtype of Financial Product, if a Subtype is required, from the following categories:</p> <ul style="list-style-type: none"> • Commercial Real Estate <ul style="list-style-type: none"> ○ Charter School ○ Commercial ○ Community Facility ○ Health Care Facility <p>Only the Commercial Real Estate Type has Subtypes.</p>
If Other, Describe	<p>If “Other” is selected in the “Type” field, provide a narrative description of that “Other” product type.</p>
Total Loan or Equity Investment or Loan Guarantee (Count)	<p>Enter the total number of all types of active Loans or Equity Investments or Loan Guarantees in an organization’s portfolio as of the last day of the fiscal year.</p>
Total Loans or Equity Investments or Loan Guarantees (Amount)	<p>Enter the aggregate amount of Loans or Equity Investments or Loan Guarantees in dollars as of the last of the fiscal year.</p>
Target Market Loans or Equity Investments or Loan Guarantees (Count)	<p>The subset of the total number of active Loans or Equity Investments or Loan Guarantees that the organization made in their Target Market(s) as of the last day of the fiscal year.</p>
Target Market Loans or Equity Investments or Loan Guarantees (Amount)	<p>The subset of the aggregate amount of Loans or Equity Investments or Loan Guarantees in dollars made in their Target Market(s) as of the last day of the fiscal year.</p>