

**Community  
Development  
Financial  
Institutions  
Program**

# **Financial Assistance Application Charts**

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## Matching Funds Chart

	Grant/ Retained Earnings	Loans & Equity Equivalents	Equity	Deposits / Shares	Secondary Capital	Total FA Request	
<b>Total Financial Assistance Requested:</b>							
<b>Matching Funds In-Hand (received) January 1, 2002 through April 15, 2004</b>							
Source	Grant/ Retained Earnings	Loans & Equity Equivalents	Equity	Deposits/ Shares	Secondary Capital	Date of Receipt	Source Type*
Source One							
Source Two							
Source Three							
Source Four							
Source Five							
<b>In-Hand Subtotals</b>							
<b>Pct of Total Financial Assistance Requested</b>							
Forms of Eligible Financial Assistance	Grant/ Retained Earnings	Loans & Equity Equivalents	Equity	Deposits/ Shares	Secondary Capital	Expected Disbursement	Source Type
Source	<b>Matching Funds Firmly Committed on or after January 1, 2002 and to be received before May 1, 2005</b>						
Source Five							
<b>Firmly Committed Subtotals</b>							
<b>Pct of Total Financial Assistance Requested</b>							
<b>TOTAL: In-Hand plus Firmly Committed</b>							
<b>Pct of Total Financial Assistance Requested</b>							

\*For each matching fund source, enter one of the following:

- IDI/DIH            National CDFI Intermediary (note: may be ineligible)
- Corporation      Non-Depository Financial Institution
- Foundation      Religious Institution
- Individual        State or Local Government
- Other

<b>Matching Funds Summary Chart for Retained Earnings: Non-Regulated For Profit</b>			
	<b>Increase Over FY2003</b>	<b>Increase Over FY2002</b>	<b>Increase Over FY2001</b>
<u>Increase in Retained Earnings</u>	\$	\$	\$
<b>After-tax value of Grants and Donated Assets</b>	\$	\$	\$
<b>Value of <i>Retained Earnings</i> Used to Match a Federal Grant or Previous Fund Award</b>	\$	\$	\$
<b>Retained Earnings: Row 1 minus Rows 2 and 3</b>	\$	\$	\$
<b>Annual average Retained Earnings: Sum of Retained Earnings for 3 most recent fiscal years divided by 3</b>	\$		

**Matching Funds Summary Chart for Retained Earnings: Insured Credit Union**

<b>Part A</b>	<b>Since Inception</b>	<b>Increase Over Most Recent Fiscal Year</b>	<b>Increase Over 2 Fiscal Year Prior to NOFA</b>	<b>Increase Over 3 Fiscal Year Prior to NOFA</b>
<b>Regular Reserves</b>	\$	\$	\$	\$
<b>Other Reserves</b>	\$	\$	\$	\$
<b>Undivided Earnings</b>	\$	\$	\$	\$
<b>Subtotal</b>	\$	\$	\$	\$
<b>Reserves Dedicated to Losses</b>	\$	\$	\$	\$
<b>Value of Grants and Donated Assets Placed in Retained Earnings</b>	\$	\$	\$	\$
<b>Value of Retained Earnings Used to Match a Federal Grant or Previous Fund Award</b>	\$	\$	\$	\$
<b>Subtotal</b>	\$	\$	\$	\$
<b>Available Retained Earnings</b>	\$	\$	\$	\$
<b>Annual Average Retained Earnings</b>	\$			

<b>Matching Funds Summary Chart for Retained Earnings: Non-Regulated Non Profit</b>			
	<b>Increase Over FY2003</b>	<b>Increase Over FY2002</b>	<b>Increase Over FY2001</b>
Increase in Net Assets	\$	\$	\$
<b>Value of Grants and Donated Assets</b>	\$	\$	\$
<b>Value of Retained Earnings Used to Match a Federal Grant or Previous Fund Award</b>	\$	\$	\$
<b>Retained Earnings: Row 1 minus Rows 2 and 3</b>	\$	\$	\$
<b>Annual average Retained Earnings: Sum of Retained Earnings for 3 most recent fiscal years divided by 3</b>	\$		

## Products Offered

Check all products provided or proposed to be provided and markets served or proposed to be served.

### Affordable Housing

Product Name	Hot Zone(s)	Other Targeted Populations				Low Income Targeted			Investment Areas
		African American	Hispanic/Latino	Native Populations*	Other	State	Regional	National	
DEV/ MF/ Permanent Loan									
DEV/ Multi-Family/ Short-Term Loan									
DEV/ SF/ Permanent Loan									
DEV/ Single Family/ Short-Term Loan									
Home Equity Loans									
Homeownership/ 1st Mortgage Loan									
Homeownership/ Downpayment Assistance									
Homeownership/ Subordinate Loan									

### Community Development Financial Services

Product Name	Hot Zone(s)	Other Targeted Populations				Low Income Targeted			Investment Areas
		African American	Hispanic/Latino	Native Populations*	Other	State	Regional	National	
Checking/ Share Draft Accounts									
Consumer Loans-all types									
Savings/ Share Accounts									

### Economic Development

Product Name	Hot Zone(s)	Other Targeted Populations				Low Income Targeted			Investment Areas
		African American	Hispanic/Latino	Native Populations*	Other	State	Regional	National	
Business Equity									
Business Loans to For-Profits									
Business Loans to Microenterprises									
Community Organization Support -Business Loans									
Community Organization Support: Community Facilities-permanent									
Community Organization Support: Community Facilities-short term									
Real Estate-Commercial Permanent									
Real Estate-Commercial Short Term									

### Other

Product Name	Hot Zone(s)	Other Targeted Populations				Low Income Targeted			Investment Areas
		African American	Hispanic/Latino	Native Populations*	Other	State	Regional	National	
Other (1) Enter Name									
Other (2) Enter Name									

\*Native Americans or American Indians, Alaska Natives residing in Alaska, and Native Hawaiians or Other Pacific Islanders residing in Hawaii or other Pacific Islands

**Products Offered – All Markets**

For each product selected in the Products Offered chart above, enter the total number and dollar amount of loans or equity investments made by the applicant in all of its markets for the last three completed fiscal years. Add rows as needed.

<b>Applicant's Products</b>	<b>Number of Loans/Investments in all Markets Actual Number</b>	<b>Total Outstanding Loans/Investments in all Markets Total Actual Value</b>
Product 1 (Enter product name)		
Product 2 (Enter product name)		
Product 3 (Enter product name)		



**Product Features**

For each product, enter the information requested for all markets combined. Add rows as needed

**Affordable Housing**

<b>Products</b>	<b>Amount: Minimum/Maximum</b>	<b>Term: Minimum/Maximum #months</b>	<b>Rate: Minimum/Maximum</b>	<b>New Product?</b>	<b>Average Loan Size</b>	<b>% of Loan Portfolio</b>	<b>Total Outstanding</b>
Product 1 - (enter product name)				___ Yes			
				___ No			

**Consumer Loans**

<b>Products</b>	<b>Amount: Minimum/Maximum</b>	<b>Term: Minimum/Maximum #months</b>	<b>Rate: Minimum/Maximum</b>	<b>New Product?</b>	<b>Average Loan Size</b>	<b>% of Loan Portfolio</b>	<b>Total Outstanding</b>
Product 2 - (enter product name)				___ Yes			
				___ No			

**Economic Development**

<b>Products</b>	<b>Amount: Minimum/Maximum</b>	<b>Term: Minimum/Maximum #months</b>	<b>Rate: Minimum/Maximum</b>	<b>New Product?</b>	<b>Average Loan Size</b>	<b>% of Loan Portfolio</b>	<b>Total Outstanding</b>
Product 3 - (enter product name)				___ Yes			
				___ No			

### Financial Assistance by Product

List all the products and markets for which you will request Financial Assistance. Add rows as needed.

Requesting FA for this Product?	Market and Product
	<b>Hot Zone(s)</b>
	Product 1
	<b>Investment Areas</b>
	Product 2
	<b>Other Targeted Population African American</b>
	Product 3
	<b>Other Targeted Population Hispanic/Latino</b>
	Product 3
	<b>Other Targeted Population Native Populations</b>
	Product 4
	<b>Other Targeted Population - Other</b>
	Product 5
	<b>Low-Income Targeted Population</b>
	Product 1

### Products with FA Request

For each product, enter the total number and value of investments in all markets projected for the Performance Period. Add rows as needed.

Applicant's Products	Number of Loans/Investments in all Markets Projected Number	Total Outstanding Loans/Investments in all Markets Total Projected Value
Product 1 (enter product name)		
Product 2 (enter product name)		
Product 3 (enter product name)		

### Activities Level Chart

Complete a copy of this chart for all products for which you are requesting funding. Provide information on each Target Market in which you plan to use the funding. Add rows as needed.

**Historic Data** - Enter the actual amounts for this product as of the end of the Fiscal Year

**Performance Period Data** - Estimate based on the amount of your request.

Target Market: Product	2001	2002	2003	2004	2005	2006	2007
Enter product name here	#	#	#	#	#	#	#
	\$	\$	\$	\$	\$	\$	\$
	<b>Total Hist. Activity</b>		<b>Hist. Activity as % of Total</b>		<b>Total Proj. Activity</b>		<b>Proj. Activity as % of Total</b>
TM 1 (Enter Target Market Here)	\$		%		\$		%
All Markets	<b>Historic</b>	<b>Projected</b>					
	\$	\$					

#### Use of Funds for this Product

Loan/Equity Capital	\$					
Loan Loss Reserves	\$					
Capital Reserves	\$					
Development Services	\$					
Financial Services	\$					
Other Purposes	\$					
Total	\$					

TM 2 (Enter Target Market Here)	\$		%		\$		%
---------------------------------	----	--	---	--	----	--	---

#### Use of Funds for this Product

Loan/Equity Capital	\$					
Loan Loss Reserves	\$					
Capital Reserves	\$					
Development Services	\$					
Financial Services	\$					
Other Purposes	\$					
Total	\$					

**FA Request by Product and Use**

For each product for which you are requesting FA, enter the amounts you request for this product. Add rows as needed.

Product 1	
Loan or Investment Capital*	
Loan Loss Reserve*	
Development Services*	
Capital Reserves*	
Financial Services*	
Other*	

## Capital Need Chart (Loan Capital)

Replicate and complete for each product for which you are requesting FA for loan capital.

Total FA Request	\$	Total Loan Capital Request	\$			
Product 1 (enter product name)	Actual	Current	Projected			
Capital Reserves Data	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	Total
Total Loans Outstanding	\$	\$	\$	\$	\$	
<b>Resources Available for Lending</b>						
Adjustable Notes Payable	\$	\$	\$	\$	\$	
Net Assets Avail for Financing	\$	\$	\$	\$	\$	
Shares or Deposits Available for Lending	\$	\$	\$	\$	\$	
Total Capital Avail for Financing	\$	\$	\$	\$	\$	
Principal Loan Repayments	\$	\$	\$	\$	\$	
Interest Payments from Loans	\$	\$	\$	\$	\$	
Grants & Contributions	\$	\$	\$	\$	\$	
Debt - Notes Payable	\$	\$	\$	\$	\$	
Matching Funds	\$	\$	\$	\$	\$	
Capital From Other Sources	\$	\$	\$	\$	\$	
New Capital Available for Lending	\$	\$	\$	\$	\$	\$
<b>Lending Obligations</b>						
Loans Disbursed	\$	\$	\$	\$	\$	\$
Loans Committed	\$	\$	\$	\$	\$	\$
Loans Approved	\$	\$	\$	\$	\$	\$
Less: Total Loans Disbursed, Committed, and Approved	\$	\$	\$	\$	\$	\$
Less: Cash Loan Loss Reserve	\$	\$	\$	\$	\$	
Less: Interest Expense	\$	\$	\$	\$	\$	
Less: Other Set-Asides	\$	\$	\$	\$	\$	
Total Lending Obligations	\$	\$	\$	\$	\$	\$
Net Capital From Lending Activities	\$	\$	\$	\$	\$	\$
Total Capital Available for Lending	\$	\$	\$	\$	\$	
<b>Summary of Loan Capital Need</b>						
(Loan Repmts + Interest Pmts + Other Capital) / (Total Loans Disbursed, Approved and Committed)	\$	\$	\$	\$	\$	
(Adj Notes Payable + Debt) / (Total Loans Disbursed, Approved and Committed)	\$	\$	\$	\$	\$	
(Net Assets + Grants & Contribs + Matching Funds) / (Total Loans Disbursed, Approved and Committed)	\$	\$	\$	\$	\$	
New Capital Needed to Reach Projections		\$	\$	\$	\$	\$
New Capital Needed to Meet Financing Obligations		\$	\$	\$	\$	\$
Does the Applicant demonstrate FA Need for Loan Capital?			Yes/No			

### Capital Need Chart (Loss Reserves)

Replicate and complete for each product for which you are requesting FA for loss reserves.										
<b>Total FA Request</b>			\$		<b>Total LR Request</b>			\$		
Duplicate this table for each product for which you are requesting funding to be used for loss reserves.										
<b>Product 1 (enter product name)</b>	<b>Actual</b>		<b>Current</b>		<b>Projected</b>					
<b>Lending/Investing Data</b>	<b>FY 2003</b>		<b>FY 2004</b>		<b>FY 2005</b>		<b>FY 2006</b>		<b>FY 2007</b>	<b>Total</b>
<b>Total Loans/Investments Outstanding</b>	\$		\$		\$		\$		\$	
<b>Loss Reserve Available</b>	\$		\$		\$		\$		\$	
<b>Loss Reserve Needed</b>	\$		\$		\$		\$		\$	
<b>Surplus (or Deficit) of Loss Reserve</b>	\$		\$		\$		\$		\$	
<b>Does the Applicant demonstrate Capital Need to Fund Cash Loss Reserve?</b>									<b>Yes/No</b>	
<b>Accrual Loss Reserve</b>	\$	%	\$	%	\$	%	\$	%	\$	%
<b>Total Loss Reserve</b>	\$	%	\$	%	\$	%	\$	%	\$	%
<b>Delinquent Loans</b>	\$	%	\$	%	\$	%	\$	%	\$	%
<b>Charge-Offs</b>	\$	%	\$	%	\$	%	\$	%	\$	%

## Capital Need Chart (Equity Investment Capital)

Total FA Request			Total LR Request			\$
Business Equity	Actual	Current	Projected			
Equity Investments Data	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	Total
Total Equity Investments Outstanding	\$	\$	\$	\$	\$	
<b>Resources Available for Equity Investments</b>						
Adjusted Notes Payable	\$	\$	\$	\$	\$	
Net Assets Available for Financing	\$	\$	\$	\$	\$	
Total Capital Available for Financing	\$	\$	\$	\$	\$	
<i>Plus: Dividends or Other Repayments</i>	\$	\$	\$	\$	\$	
<i>Plus: Grants and Contributions</i>	\$	\$	\$	\$	\$	
<i>Plus: Debt - Notes Payable</i>	\$	\$	\$	\$	\$	
<i>Plus: Matching Funds</i>	\$	\$	\$	\$	\$	
<i>Plus: Realized Gains on Equity Investments</i>	\$	\$	\$	\$	\$	
<i>Plus: Other Sources of Capital</i>	\$	\$	\$	\$	\$	
New Capital Available for Equity Investments	\$	\$	\$	\$	\$	\$
<b>Equity Investments Obligations</b>						
Equity Investments Disbursed	\$	\$	\$	\$	\$	
Equity Investments Approved	\$	\$	\$	\$	\$	
Equity Investments Committed	\$	\$	\$	\$	\$	
Total Equity Investments Disbursed, Approved, and Committed	\$	\$	\$	\$	\$	\$
<i>Less: Interest Expense</i>	\$	\$	\$	\$	\$	
<i>Less: Realized Loss or Write-Off</i>	\$	\$	\$	\$	\$	
<i>Less: Other Set-Asides</i>	\$	\$	\$	\$	\$	
Total Equity Investment Obligations	\$	\$	\$	\$	\$	\$
Net Capital From Equity Investment Activities	\$	\$	\$	\$	\$	\$
Total Capital Available for Equity Investments	\$	\$	\$	\$	\$	
<b>Summary of Equity Investments Capital Need</b>						
(Dividend Repmts + Realized Gain + Other Capital Sources) / (Total Equity Investments Disbursed, Approved and Committed)	\$	\$	\$	\$	\$	
(Adj Notes Payable + Debt) / (Total Equity Investments Disbursed, Approved and Committed)	\$	\$	\$	\$	\$	
(Net Assets + Grants & Contribs + Matching Funds) / (Total Equity Investments Disbursed, Approved and Committed)	\$	\$	\$	\$	\$	
New Capital Needed to Reach Projections		\$	\$	\$	\$	\$
New Capital Needed to Meet Financing Obligations		\$	\$	\$	\$	\$
Does the Applicant demonstrate FA Need for Equity Investment Capital?				Yes/No		

### Capital Need Chart (Development Services)

Replicate and complete for each product for which you are requesting FA for Development Services.

Development Services Request		Total FA Request				
Product 1 (enter product name)	Actual FY 2003	Projected FY 2004	Projected FY 2005	Projected FY 2006	Projected FY 2007	Total
Development Services Data						
Number of Development Services Recipients per Year	#	#	#	#	#	#
Cash Available for Development Services	\$	\$	\$	\$	\$	\$
Unrestricted Net Assets/Net Worth	\$	\$	\$	\$	\$	\$
Earned Income During FY	\$	\$	\$	\$	\$	\$
Grants & Contributions	\$	\$	\$	\$	\$	\$
Other Sources	\$	\$	\$	\$	\$	\$
Total Resources for Development Services	\$	\$	\$	\$	\$	\$
Less: Projected Costs	\$	\$	\$	\$	\$	\$
Net Resources Remaining at FYE	\$	\$	\$	\$	\$	\$
Demonstrated FA Need for Development Services Capital?	Yes/No					
Capital Needed to Reach Development Services Projections	\$					



**Capital Need Chart (Financial Services)**

<b>Total FA Request</b>	\$	<b>Total Loan Capital Request</b>		\$		
<b>Product</b>	<b>Actual</b>	<b>Current</b>	<b>Projected</b>			
<b>Financial Services Data</b>	<b>FY 2003</b>	<b>FY 2004</b>	<b>FY 2005</b>	<b>FY 2006</b>	<b>FY 2007</b>	<b>Total</b>
<b>Resources Available for Financial Services</b>						
<b>Net Capital/Equity Available for Financial Services</b>	\$	\$	\$	\$	\$	
<b>Earned Income</b>	\$	\$	\$	\$	\$	
<b>Grants &amp; Contributions</b>	\$	\$	\$	\$	\$	
<b>Income From Other Sources</b>	\$	\$	\$	\$	\$	
<b>Total Resources Available for Financial Services</b>	\$	\$	\$	\$	\$	\$
<b>Less: Staff Salaries &amp; Benefits</b>	\$	\$	\$	\$	\$	\$
<b>Less: Other Costs</b>	\$	\$	\$	\$	\$	\$
<b>Total Costs</b>	\$	\$	\$	\$	\$	\$
<b>Net Resources</b>	\$	\$	\$	\$	\$	\$
<b>Does the Applicant Demonstrate FA Need for Financial Services Capital?</b>	<b>Yes/No</b>					
<b>Capital Needed to Reach Financial Services Projections</b>	\$					

### **Capital Need Chart (Capital Reserves): Insured Credit Unions**

Replicate and complete for each product for which you are requesting FA for capital reserves.

Total FA Request	\$	Total Capital Reserves Request				\$
Product 1 (enter product name)	Actual	Current	Projected			Total
	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	
<b>Total Assets</b>	\$	\$	\$	\$	\$	
<b>Total Outstanding Loan Portfolio</b>	\$	\$	\$	\$	\$	
<b>Total Deposits or Shares</b>	\$	\$	\$	\$	\$	
<b>Net Worth</b>	\$	\$	\$	\$	\$	
<b>Summary of Capital Reserves Need</b>						
<b>Net Worth Ratio</b>						
<b>Did the Applicant Demonstrate FA Need for Reserve Capital?</b>				<b>Yes/No</b>		

**Capital Need Chart (Capital Reserves): Insured Depository Institutions**

Replicate and complete for each product for which you are requesting FA for capital reserves.

<b>Total FA Request</b>	\$		<b>Total Capital Reserves Request</b>			\$
<b>Product 1 (enter product name)</b>	<b>Actual</b>	<b>Current</b>	<b>Projected</b>			
<b>Capital Data Reserves</b>	<b>FY 2003</b>	<b>FY 2004</b>	<b>FY 2005</b>	<b>FY 2006</b>	<b>FY 2007</b>	<b>Total</b>
<b>Total Assets</b>	\$	\$	\$	\$	\$	
<b>Total Outstanding Loan Portfolio</b>	\$	\$	\$	\$	\$	
<b>Total Deposits or Shares</b>	\$	\$	\$	\$	\$	
<b>Tier 1 Capital</b>	\$	\$	\$	\$	\$	
<b>Summary of Capital Reserves Need</b>						
<b>Tier 1 Capital Ratio</b>	%	%	%	%	%	
<b>Did the Applicant Demonstrate FA Need for Reserve Capital?</b>				<b>Yes/No</b>		

## Community Development Impact Chart

For each product for which you are requesting funding, pick one or more indicators from the list below or provide another "Optional Impact."

- \* Housing units developed or rehabilitated
- \* First time homeowners
- \* Homeowners
- \* Homes rehabbed
- \* Jobs created or retained
- \* % increase in gross sales
- \* Sq ft acquired, developed, or rehabbed
- \* Individuals assisted w/emergency loans
- \* First Time Account Holders

Product	Historic			Current	Projected		
	2001	2002	2003	2004	2005	2006	2007
<b>Impact Indicator</b>							
<b>All Markets</b>							
<b>Impact Indicator</b>							
<b>Summary</b>	<b>Total Hist. Impact</b>		<b>Hist. Impact as % of Total</b>		<b>Total Proj. Impact</b>		<b>Proj. Impact as % of Total</b>
<b>Impact Indicator</b>							

### Leverage Chart: Category III Applicants Only

Complete for all products for which you are requesting FA. Add rows as needed.

		2001	2002	2003	2004	2005	2006	2007
<b>Affordable Housing</b>	<b>P = Public, V = Private</b>							
<b>Product 1 (enter product name)</b>	<b>P</b>	\$	\$	\$	\$	\$	\$	\$
	<b>V</b>	\$	\$	\$	\$	\$	\$	\$
<b>Comm. Dev. Fin. Services</b>	<b>P = Public, V = Private</b>							
<b>Product 2 (enter product name)</b>	<b>P</b>	\$	\$	\$	\$	\$	\$	\$
	<b>V</b>	\$	\$	\$	\$	\$	\$	\$
<b>Economic Development</b>	<b>P = Public, V = Private</b>							
<b>Product 3 (enter product name)</b>	<b>P</b>	\$	\$	\$	\$	\$	\$	\$
	<b>V</b>	\$	\$	\$	\$	\$	\$	\$
<b>Other</b>	<b>P = Public, V = Private</b>							
<b>Product 4 (enter product name)</b>	<b>P</b>	\$	\$	\$	\$	\$	\$	\$
	<b>V</b>	\$	\$	\$	\$	\$	\$	\$

### Loan Portfolio Quality Chart: Non-Regulated Non Profit

Replicate and complete for each of the asset types that the applicant closed in the last three years. The asset types available are:

- \* Affordable Housing LPQC, First Lien
- \* Affordable Housing LPQC, Subordinate Lien
- \* Business LPQC (includes Commercial Real Estate and Community Facilities)
- \* Microenterprise & Consumer

See the Guidance for the MPS for each of these asset types.

Loan Portfolio Aging Schedule	Current FYTD: 2004		FYE 2003		FYE 2002		FYE 2001	
Enter Asset Type	Number	Principal Outstanding	Number	Principal Outstanding	Number	Principal Outstanding	Number	Principal Outstanding
31 to 60 Days	#	\$	#	\$	#	\$	#	\$
61 to 89 Days	#	\$	#	\$	#	\$	#	\$
90 or More Days	#	\$	#	\$	#	\$	#	\$
Gross Loan Receivables with Past Due Loans	#	\$	#	\$	#	\$	#	\$
GLR with 90 days or more Past Due / Total Loans Outstanding (%)		%		%		%		%
Loan Loss History	Current FYTD: 2004		FYE 2003		FYE 2002		FYE 2001	
Total Outstanding Loan Portfolio	\$		\$		\$		\$	
Net Write-Offs or Charge-Offs	\$		\$		\$		\$	
Annual Net Loan Loss Ratio	%		%		%		%	
Loan Loss Reserve (Cash)	\$		\$		\$		\$	
Loan Loss Reserve (Accrual)	\$		\$		\$		\$	
Loan Loss Reserve Ratio	%		%		%		%	

### Loan Portfolio Quality Chart: Non-Regulated For-Profit

Replicate and complete for each of the asset types that the applicant closed in the last three years. The asset types available are:

Affordable Housing LPQC, First Lien

Affordable Housing LPQC, Subordinate Lien

Business LPQC (includes Commercial Real Estate and Community Facilities)

Microenterprise & Consumer

See the Guidance for the MPS for each of these asset types.

Loan Portfolio Aging Schedule	Current FYTD: 2004		FYE 2003		FYE 2002		FYE 2001	
Enter Asset Type	Number	Principal Outstanding	Number	Principal Outstanding	Number	Principal Outstanding	Number	Principal Outstanding
31 to 60 Days	#	\$	#	\$	#	\$	#	\$
61 to 89 Days	#	\$	#	\$	#	\$	#	\$
90 or More Days	#	\$	#	\$	#	\$	#	\$
Gross Loan Receivables with Past Due Loans	#	\$	#	\$	#	\$	#	\$
GLR with 90 days or more Past Due / Total Loans Outstanding (%)		%		%		%		%
Loan Loss History	Current FYTD: 2004		FYE 2003		FYE 2002		FYE 2001	
Total Outstanding Loan Portfolio	\$		\$		\$		\$	
Net Write-Offs or Charge-Offs	\$		\$		\$		\$	
Annual Net Loan Loss Ratio	%		%		%		%	
Loan Loss Reserve (Cash)	\$		\$		\$		\$	
Loan Loss Reserve (Accrual)	\$		\$		\$		\$	
Loan Loss Reserve Ratio	%		%		%		%	

### Loan Portfolio Quality Chart: Insured Credit Unions

**ICUs** may either complete a Loan Portfolio Quality Chart for each of its products (except credit card loans) or submit their Financial Performance Ratios (FPR) and 5300 Call Reports prepared by NCUA for the last three completed fiscal years (same period covered by the Loan Portfolio Quality Chart). If the Applicant decides to submit a Loan Portfolio Quality Chart, it must provide Loan Portfolio Quality Charts that as closely as possible reflect all of its lending activity (other than credit card loans) by replicating and completing this chart for each of the asset types that the applicant closed in the last three years. The asset types available are:

- \* Affordable Housing LPQC, First Lien
- \* Affordable Housing LPQC, Subordinate Lien
- \* Business LPQC (includes Commercial Real Estate and Community Facilities)
- \* Microenterprise & Consumer

See the Guidance for the MPS for each of these asset types.

Loan Portfolio Aging Schedule	Current FYTD: 2004		FYE 2003		FYE 2002		FYE 2001	
Enter Asset Type	Number	Principal Outstanding	Number	Principal Outstanding	Number	Principal Outstanding	Number	Principal Outstanding
2 to 6 Months	#	\$	#	\$	#	\$	#	\$
6 to 12 Months	#	\$	#	\$	#	\$	#	\$
12 or More Months	#	\$	#	\$	#	\$	#	\$
Gross Loan Receivables with Past Due Loans	#	\$	#	\$	#	\$	#	\$
Delinquent Loans/Total Loans (%)		%		%		%		%
Loan Loss History	Current FYTD: 2004		FYE 2003		FYE 2002		FYE 2001	
Total Outstanding Loan Portfolio	\$		\$		\$		\$	
Net Write-Offs or Charge-Offs	\$		\$		\$		\$	
Annual Net Loan Loss Ratio	%		%		%		%	
Loan Loss Reserve (Cash)	\$		\$		\$		\$	
Loan Loss Reserve (Accrual)	\$		\$		\$		\$	
Loan Loss Reserve Ratio	%		%		%		%	



## Loan Portfolio Quality Chart : IDIs and DIHCs

IDIs and DIHCs may either complete a Loan Portfolio Quality Chart for each of its products (except credit card loans) or submit their Uniform Bank Performance Reports for the last three completed fiscal years (same period covered by the Loan Portfolio Quality Chart). If the Applicant decides to submit a Loan Portfolio Quality Chart, it must provide Loan Portfolio Quality Charts that as closely as possible reflect all of its lending activity (other than credit card loans) by replicating and completing this chart for each of the asset types that the applicant closed in the last three years. The asset types available are:

- \* Affordable Housing LPQC, First Lien
- \* Affordable Housing LPQC, Subordinate Lien
- \* Business LPQC (includes Commercial Real Estate and Community Facilities)
- \* Microenterprise & Consumer

See the Guidance for the MPS for each of these asset types.

Loan Portfolio Aging Schedule	Current FYTD: 2004		FYE 2003		FYE 2002		FYE 2001	
	Number	Principal Outstanding	Number	Principal Outstanding	Number	Principal Outstanding	Number	Principal Outstanding
30 to 89 Days	#	\$	#	\$	#	\$	#	\$
90 or More Days	#	\$	#	\$	#	\$	#	\$
Total Non-Accrual Loans	#	\$	#	\$	#	\$	#	\$
Gross Loan Receivables with Past Due Loans	#	\$	#	\$	#	\$	#	\$
Total Non-Current Loans & Leases (%)		%		%		%		%
Loan Loss History	Current FYTD: 2004		FYE 2003		FYE 2002		FYE 2001	
Total Outstanding Loan Portfolio	\$		\$		\$		\$	
Net Write-Offs or Charge-Offs	\$		\$		\$		\$	
Annual Net Loan Loss Ratio	%		%		%		%	
Loan Loss Reserve (Cash)	\$		\$		\$		\$	
Loan Loss Reserve (Accrual)	\$		\$		\$		\$	
Loan Loss Reserve Ratio	%		%		%		%	

<b>Equity Investment Portfolio Valuation Chart</b>						
	<b>Base FYE 2001</b>		<b>Prior FYE 2003</b>		<b>Current FY YTD 2004</b>	
<b>Equity Investments</b>	<b># Investments</b>	<b>\$ Invested</b>	<b># Investments</b>	<b>\$ Invested</b>	<b># Investments</b>	<b>\$ Invested</b>
<b>Total Portfolio</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>
<b>Total Portfolio Value (net)</b>		\$		\$		\$
<b>Unrealized Gains (Or Losses)</b>		\$		\$		\$
<b>Realized Gains (Or Losses)</b>		\$		\$		\$
<b>Change in Portfolio Valuation</b>				\$		\$
<b>Date of Fund Inception</b>	mm/yyyy					
<b>Projected Rate of Return at Inception</b>						
<b>Actual Rate of Return Since Inception</b>						
<b>Explanation of Portfolio \$ Valuation Method</b>						
<b>Explanation of Losses</b>						

<b>Staff Chart</b>							
<b>Organizational Summary</b>	<b>FYE 2001</b>	<b>FYE 2002</b>	<b>FYE 2003</b>	<b>Projected FYE 2004</b>	<b>Projected FYE 2005</b>	<b>Projected FYE 2006</b>	<b>Projected FYE 2007</b>
<b>Total Number of Employees</b>	#	#	#	#	#	#	#
<b>Total Number of Full-Time Equivalents (FTEs)</b>	#	#	#	#	#	#	#
<b>Total Number of Employees Terminated</b>	#	#	#				
<b>Total Number of FTEs Terminated</b>	#	#	#				
<b>Total Number of FTEs Dedicated to Financial Products</b>	#	#	#	#	#	#	#
<b>Total Number of Loans Closed</b>	#	#	#	#	#	#	#
<b>Salary, Fringe Benefits, &amp; Consultants</b>	<b>FYE 2003</b>		<b>Projected FYE 2004</b>		<b>Projected FYE 2005</b>	<b>Projected FYE 2006</b>	<b>Projected FYE 2007</b>
	#	\$	#	\$	\$	\$	\$
<b>Executive Director or Equiv.</b>	#	\$	#	\$			
<b>Program Directors</b>	#	\$	#	\$			
<b>Other Staff Positions</b>	#	\$	#	\$			
<b>Total Salaries and Fringe</b>	#	\$	#	\$	\$	\$	\$
<b>Consultants</b>	#	\$	#	\$	\$	\$	\$
<b>Total Salaries, Fringe, and Consultants</b>	#	\$	#	\$	\$	\$	\$

<b>Staff training chart</b>		
Add rows as needed.		
<b>Position (staff &amp; Board)</b>	<b>Name</b>	<b>Training Related to (select those that apply)</b>
		Lending/Investment
		Operations
		Community Development Finance
		Other
<b>Description of Staff Training or Development:</b>		

## Financial Data Chart: Non-Regulated Non Profit (Historic)

	Fiscal Year Ending 2001	Fiscal Year Ending 2002	Fiscal Year Ending 2003	Fiscal Year Ending 2004
<b>Indicate Audited or Internal Financial Statements for each FY</b>				
<b>Assets</b>				
Total Cash and Cash Equivalents	\$	\$	\$	\$
Total Unrestricted Cash and Cash Equivalents	\$	\$	\$	\$
Total Commitments	\$	\$	\$	\$
Current Loan Receivables	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Current Assets	\$	\$	\$	\$
Long-Term Loans Receivable	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Outstanding Equity Investment Portfolio	\$	\$	\$	\$
Less: Net Unrealized Loss	\$	\$	\$	\$
Total Loan and Equity Investments	\$	\$	\$	\$
Total Assets	\$	\$	\$	\$
<b>Liabilities</b>				
Current Notes Payable	\$	\$	\$	\$
Total Current Liabilities	\$	\$	\$	\$
Total Adjusted Notes Payable	\$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$
<b>Off Balance Sheet Resources</b>				
Off Balance Sheet Resources for Lending	\$	\$	\$	\$
Off Balance Sheet Resources for Operations	\$	\$	\$	\$
<b>Net Assets</b>				
Net Assets - All Sources	\$	\$	\$	\$
Total Net Assets Available For Financing Activities	\$	\$	\$	\$
Total Liabilities and Net Assets	\$	\$	\$	\$
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants and Contributions	\$	\$	\$	\$
Dividend Payments from Equity Investments	\$	\$	\$	\$
Interest Income Earned on Loan and Investment Portfolio	\$	\$	\$	\$
Fee Income from Financing Activities	\$	\$	\$	\$
Interest Earned on Cash and Marketable Securities	\$	\$	\$	\$
Fees: Contract, Training, and Consulting	\$	\$	\$	\$
Other Earned Revenue	\$	\$	\$	\$
Total Earned Revenue	\$	\$	\$	\$
Total Income	\$	\$	\$	\$
<b>Expenses</b>				
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$	\$	\$	\$
Other Expenses	\$	\$	\$	\$
Total Expenses	\$	\$	\$	\$
Net Income	\$	\$	\$	\$

## Financial Data Chart: Non-Regulated Non Profit

	Fiscal Year Ending 2004	Fiscal Year Ending 2005	Fiscal Year Ending 2006	Fiscal Year Ending 2007
Projections Assuming 100% FA Funding	Projected	Projected	Projected	Projected
<b>Assets</b>				
Total Cash and Cash Equivalents	\$	\$	\$	\$
Total Unrestricted Cash and Cash Equivalents	\$	\$	\$	\$
Total Commitments	\$	\$	\$	\$
Current Loan Receivables	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Current Assets	\$	\$	\$	\$
Long-Term Loans Receivable	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Outstanding Equity Investment Portfolio	\$	\$	\$	\$
Less: Net Unrealized Loss	\$	\$	\$	\$
Total Loan and Equity Investments	\$	\$	\$	\$
Total Assets	\$	\$	\$	\$
<b>Liabilities</b>				
Current Notes Payable	\$	\$	\$	\$
Total Current Liabilities	\$	\$	\$	\$
Total Adjusted Notes Payable	\$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$
<b>Off Balance Sheet Resources</b>				
Off Balance Sheet Resources for Lending	\$	\$	\$	\$
Off Balance Sheet Resources for Operations	\$	\$	\$	\$
<b>Net Assets</b>				
Net Assets - All Sources	\$	\$	\$	\$
Total Net Assets Available For Financing Activities	\$	\$	\$	\$
Total Liabilities and Net Assets	\$	\$	\$	\$
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants and Contributions	\$	\$	\$	\$
Dividend Payments from Equity Investments	\$	\$	\$	\$
Interest Income Earned on Loan and Investment Portfolio	\$	\$	\$	\$
Fee Income from Financing Activities	\$	\$	\$	\$
Interest Earned on Cash and Marketable Securities	\$	\$	\$	\$
Fees: Contract, Training, and Consulting	\$	\$	\$	\$
Other Earned Revenue	\$	\$	\$	\$
Total Earned Revenue	\$	\$	\$	\$
Total Income	\$	\$	\$	\$
<b>Expenses</b>				
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$	\$	\$	\$
Other Expenses	\$	\$	\$	\$
Total Expenses	\$	\$	\$	\$
Net Income	\$	\$	\$	\$

## Financial Data Chart: Non-Regulated Non Profit

	Fiscal Year Ending 2004	Fiscal Year Ending 2005	Fiscal Year Ending 2006	Fiscal Year Ending 2007
Projections Assuming 50% FA Funding	Projected	Projected	Projected	Projected
<b>Assets</b>				
Total Cash and Cash Equivalents	\$	\$	\$	\$
Total Unrestricted Cash and Cash Equivalents	\$	\$	\$	\$
Total Commitments	\$	\$	\$	\$
Current Loan Receivables	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Current Assets	\$	\$	\$	\$
Long-Term Loans Receivable	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Outstanding Equity Investment Portfolio	\$	\$	\$	\$
Less: Net Unrealized Loss	\$	\$	\$	\$
Total Loan and Equity Investments	\$	\$	\$	\$
Total Assets	\$	\$	\$	\$
<b>Liabilities</b>				
Current Notes Payable	\$	\$	\$	\$
Total Current Liabilities	\$	\$	\$	\$
Total Adjusted Notes Payable	\$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$
<b>Off Balance Sheet Resources</b>				
Off Balance Sheet Resources for Lending	\$	\$	\$	\$
Off Balance Sheet Resources for Operations	\$	\$	\$	\$
<b>Net Assets</b>				
Net Assets - All Sources	\$	\$	\$	\$
Total Net Assets Available For Financing Activities	\$	\$	\$	\$
Total Liabilities and Net Assets	\$	\$	\$	\$
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants and Contributions	\$	\$	\$	\$
Dividend Payments from Equity Investments	\$	\$	\$	\$
Interest Income Earned on Loan and Investment Portfolio	\$	\$	\$	\$
Fee Income from Financing Activities	\$	\$	\$	\$
Interest Earned on Cash and Marketable Securities	\$	\$	\$	\$
Fees: Contract, Training, and Consulting	\$	\$	\$	\$
Other Earned Revenue	\$	\$	\$	\$
Total Earned Revenue	\$	\$	\$	\$
Total Income	\$	\$	\$	\$
<b>Expenses</b>				
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$	\$	\$	\$
Other Expenses	\$	\$	\$	\$
Total Expenses	\$	\$	\$	\$
Net Income	\$	\$	\$	\$

## Financial Data Chart: Non-Regulated For Profit (Historic)

	Fiscal Year Ending 2001	Fiscal Year Ending 2002	Fiscal Year Ending 2003	Fiscal Year Ending 2004
<b>Indicate Audited or Internal Financial Statements for each FY</b>				
<b>Assets</b>				
Total Cash and Cash Equivalents	\$	\$	\$	\$
Total Unrestricted Cash and Cash Equivalents	\$	\$	\$	\$
Total Commitments	\$	\$	\$	\$
Current Loan Receivables	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Current Assets	\$	\$	\$	\$
Long-Term Loans Receivable	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Outstanding Equity Investment Portfolio	\$	\$	\$	\$
Less: Net Unrealized Loss	\$	\$	\$	\$
Total Loan and Equity Investments	\$	\$	\$	\$
Total Assets	\$	\$	\$	\$
<b>Liabilities</b>				
Current Notes Payable	\$	\$	\$	\$
Total Current Liabilities	\$	\$	\$	\$
Total Adjusted Notes Payable	\$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$
<b>Off Balance Sheet Resources</b>				
Off Balance Sheet Resources for Lending	\$	\$	\$	\$
Off Balance Sheet Resources for Operations	\$	\$	\$	\$
<b>Shareholder's Equity</b>				
Shareholder's Equity - All Sources	\$	\$	\$	\$
Shareholder's Equity Available for Financing Activities	\$	\$	\$	\$
Total Liabilities and Shareholder's Equity	\$	\$	\$	\$
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants and Contributions	\$	\$	\$	\$
Dividend Payments from Equity Investments	\$	\$	\$	\$
Interest Income Earned on Loan and Investment Portfolio	\$	\$	\$	\$
Fee Income from Financing Activities	\$	\$	\$	\$
Interest Earned on Cash and Marketable Securities	\$	\$	\$	\$
Fees: Contract, Training, and Consulting	\$	\$	\$	\$
Other Earned Revenue	\$	\$	\$	\$
Total Earned Revenue	\$	\$	\$	\$
Total Income	\$	\$	\$	\$
<b>Expenses</b>				
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$	\$	\$	\$
Other Expenses	\$	\$	\$	\$
Total Expenses	\$	\$	\$	\$
Net Income	\$	\$	\$	\$

## Financial Data Chart: Non-Regulated For Profit

	Fiscal Year Ending 2004	Fiscal Year Ending 2005	Fiscal Year Ending 2006	Fiscal Year Ending 2007
Projections Assuming 100% FA Funding	Projected	Projected	Projected	Projected
<b>Assets</b>				
Total Cash and Cash Equivalents	\$	\$	\$	\$
Total Unrestricted Cash and Cash Equivalents	\$	\$	\$	\$
Total Commitments	\$	\$	\$	\$
Current Loan Receivables	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Current Assets	\$	\$	\$	\$
Long-Term Loans Receivable	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Outstanding Equity Investment Portfolio	\$	\$	\$	\$
Less: Net Unrealized Loss	\$	\$	\$	\$
Total Loan and Equity Investments	\$	\$	\$	\$
Total Assets	\$	\$	\$	\$
<b>Liabilities</b>				
Current Notes Payable	\$	\$	\$	\$
Total Current Liabilities	\$	\$	\$	\$
Total Adjusted Notes Payable	\$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$
<b>Off Balance Sheet Resources</b>				
Off Balance Sheet Resources for Lending	\$	\$	\$	\$
Off Balance Sheet Resources for Operations	\$	\$	\$	\$
<b>Shareholder's Equity</b>				
Shareholder's Equity - All Sources	\$	\$	\$	\$
Shareholder's Equity Available for Financing Activities	\$	\$	\$	\$
Total Liabilities and Shareholder's Equity	\$	\$	\$	\$
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants and Contributions	\$	\$	\$	\$
Dividend Payments from Equity Investments	\$	\$	\$	\$
Interest Income Earned on Loan and Investment Portfolio	\$	\$	\$	\$
Fee Income from Financing Activities	\$	\$	\$	\$
Interest Earned on Cash and Marketable Securities	\$	\$	\$	\$
Fees: Contract, Training, and Consulting	\$	\$	\$	\$
Other Earned Revenue	\$	\$	\$	\$
Total Earned Revenue	\$	\$	\$	\$
Total Income	\$	\$	\$	\$
<b>Expenses</b>				
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$	\$	\$	\$
Other Expenses	\$	\$	\$	\$
Total Expenses	\$	\$	\$	\$
Net Income	\$	\$	\$	\$



## Financial Data Chart: Non-Regulated For Profit

	Fiscal Year Ending 2004	Fiscal Year Ending 2005	Fiscal Year Ending 2006	Fiscal Year Ending 2007
Projections Assuming 50% FA Funding	Projected	Projected	Projected	Projected
<b>Assets</b>				
Total Cash and Cash Equivalents	\$	\$	\$	\$
Total Unrestricted Cash and Cash Equivalents	\$	\$	\$	\$
Total Commitments	\$	\$	\$	\$
Current Loan Receivables	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Current Assets	\$	\$	\$	\$
Long-Term Loans Receivable	\$	\$	\$	\$
Less: Loan Loss Reserve	\$	\$	\$	\$
Total Outstanding Equity Investment Portfolio	\$	\$	\$	\$
Less: Net Unrealized Loss	\$	\$	\$	\$
Total Loan and Equity Investments	\$	\$	\$	\$
Total Assets	\$	\$	\$	\$
<b>Liabilities</b>				
Current Notes Payable	\$	\$	\$	\$
Total Current Liabilities	\$	\$	\$	\$
Total Adjusted Notes Payable	\$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$
<b>Off Balance Sheet Resources</b>				
Off Balance Sheet Resources for Lending	\$	\$	\$	\$
Off Balance Sheet Resources for Operations	\$	\$	\$	\$
<b>Shareholder's Equity</b>				
Shareholder's Equity - All Sources	\$	\$	\$	\$
Shareholder's Equity Available for Financing Activities	\$	\$	\$	\$
Total Liabilities and Shareholder's Equity	\$	\$	\$	\$
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants and Contributions	\$	\$	\$	\$
Dividend Payments from Equity Investments	\$	\$	\$	\$
Interest Income Earned on Loan and Investment Portfolio	\$	\$	\$	\$
Fee Income from Financing Activities	\$	\$	\$	\$
Interest Earned on Cash and Marketable Securities	\$	\$	\$	\$
Fees: Contract, Training, and Consulting	\$	\$	\$	\$
Other Earned Revenue	\$	\$	\$	\$
Total Earned Revenue	\$	\$	\$	\$
Total Income	\$	\$	\$	\$
<b>Expenses</b>				
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$	\$	\$	\$
Other Expenses	\$	\$	\$	\$
Total Expenses	\$	\$	\$	\$
Net Income	\$	\$	\$	\$

## Financial Data Chart: Insured Credit Union (Historic)

	Fiscal Year Ending 2001	Fiscal Year Ending 2002	Fiscal Year Ending 2003
Indicate Audited Statements or 5300 for each FY			
<b>Assets</b>			
Cash & Cash Equivalents	\$	\$	\$
Total Investments	\$	\$	\$
Total Loans	\$	\$	\$
Less: Allowance for Loan Losses	\$	\$	\$
Average Assets	\$	\$	\$
Total Assets	\$	\$	\$
<b>Liabilities</b>			
Dividends Payable	\$	\$	\$
Total Notes Payable	\$	\$	\$
Other Liabilities	\$	\$	\$
Total Liabilities	\$	\$	\$
<b>Shares</b>			
Total Member Shares	\$	\$	\$
Total Non-Member Shares	\$	\$	\$
Total Shares	\$	\$	\$
<b>Net Worth</b>			
Reserves	\$	\$	\$
Total Secondary Capital	\$	\$	\$
Undivided Earnings	\$	\$	\$
Net Worth	\$	\$	\$
Total Liabilities, Total Shares, and Net Worth	\$	\$	\$
<b>Income and Expenses</b>			
Income	\$	\$	\$
Total Grants	\$	\$	\$
Interest Income Earned on Loan Portfolio	\$	\$	\$
Fee Income from Financing Activities	\$	\$	\$
Interest Earned on Cash and Marketable Securities	\$	\$	\$
Fees: Contract, Training, and Consulting	\$	\$	\$
Other Earned Revenue	\$	\$	\$
Total Earned Revenue	\$	\$	\$
Total Income	\$	\$	\$
Expenses	\$	\$	\$
Salaries and Benefits	\$	\$	\$
Interest Expense	\$	\$	\$
Provision for Loan Losses	\$	\$	\$
Other Expenses	\$	\$	\$
Total Expenses	\$	\$	\$
Net Income	\$	\$	\$

## Projected Financial Data Chart: Insured Credit Union

### Projected Financial Data - 100% FA Funding

	Fiscal Year Ending 2004	Fiscal Year Ending 2005	Fiscal Year Ending 2006	Fiscal Year Ending 2007
<b>Assets</b>				
Cash & Balances Due from Depository Institutions	\$0	\$0	\$0	\$0
Short Term Investments	\$0	\$0	\$0	\$0
Total Investments	\$0	\$0	\$0	\$0
Total Loans	\$0	\$0	\$0	\$0
Less: Allowance for Loan Losses	\$0	\$0	\$0	\$0
Average Assets	\$0	\$0	\$0	\$0
Long Term Assets	\$0	\$0	\$0	\$0
Total Assets	\$0	\$0	\$0	\$0
<b>Liabilities</b>				
Total Deposits	\$0	\$0	\$0	\$0
Non-Core Liabilities	\$0	\$0	\$0	\$0
Total Notes Payable	\$0	\$0	\$0	\$0
Other Liabilities	\$0	\$0	\$0	\$0
Total Liabilities	\$0	\$0	\$0	\$0
<b>Stockholder's Equity</b>				
Total Stockholder's Equity	\$0	\$0	\$0	\$0
Total Tier 1 Capital	\$0	\$0	\$0	\$0
Total Liabilities and Stockholder's Equity	\$0	\$0	\$0	\$0
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants	\$0	\$0	\$0	\$0
Interest Income Earned on Loan Portfolio	\$0	\$0	\$0	\$0
Fee Income from Financing Activities	\$0	\$0	\$0	\$0
Interest Earned on Cash and Marketable Securities	\$0	\$0	\$0	\$0
Other Earned Revenue	\$0	\$0	\$0	\$0
Total Earned Revenue	\$0	\$0	\$0	\$0
Total Income	\$0	\$0	\$0	\$0
<b>Expenses</b>				
Salaries and Benefits	\$0	\$0	\$0	\$0
Interest Expense	\$0	\$0	\$0	\$0
Provision for Loan Losses	\$0	\$0	\$0	\$0
Other Expenses	\$0	\$0	\$0	\$0
Total Expenses	\$0	\$0	\$0	\$0
Pre-Tax Net Operating Income	\$0	\$0	\$0	\$0
Net Income	\$0	\$0	\$0	\$0

## Financial Data Chart: Insured Credit Union

### Projected Financial Data - 50% FA Funding

	Fiscal Year Ending 2004	Fiscal Year Ending 2005	Fiscal Year Ending 2006	Fiscal Year Ending 2007
<b>Assets</b>				
Cash & Cash Equivalents	\$0	\$0	\$0	\$0
Total Investments	\$0	\$0	\$0	\$0
Total Loans	\$0	\$0	\$0	\$0
Less: Allowance for Loan Losses	\$0	\$0	\$0	\$0
Average Assets	\$0	\$0	\$0	\$0
Total Assets	\$0	\$0	\$0	\$0
<b>Liabilities</b>				
Dividends Payable	\$0	\$0	\$0	\$0
Total Notes Payable	\$0	\$0	\$0	\$0
Other Liabilities	\$0	\$0	\$0	\$0
Total Liabilities	\$0	\$0	\$0	\$0
<b>Shares</b>				
Total Member Shares	\$0	\$0	\$0	\$0
Total Non-Member Shares	\$0	\$0	\$0	\$0
Total Shares	\$0	\$0	\$0	\$0
<b>Net Worth</b>				
Reserves	\$0	\$0	\$0	\$0
Total Secondary Capital	\$0	\$0	\$0	\$0
Undivided Earnings	\$0	\$0	\$0	\$0
Net Worth	\$0	\$0	\$0	\$0
Total Liabilities, Total Shares, and Net Worth	\$0	\$0	\$0	\$0
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants	\$0	\$0	\$0	\$0
Interest Income Earned on Loan Portfolio	\$0	\$0	\$0	\$0
Fee Income from Financing Activities	\$0	\$0	\$0	\$0
Interest Earned on Cash and Marketable Securities	\$0	\$0	\$0	\$0
Fees: Contract, Training and Consulting	\$0	\$0	\$0	\$0
Other Earned Revenue	\$0	\$0	\$0	\$0
Total Earned Revenue	\$0	\$0	\$0	\$0
Total Income	\$0	\$0	\$0	\$0
<b>Expenses</b>				
Salaries and Benefits	\$0	\$0	\$0	\$0
Interest Expense	\$0	\$0	\$0	\$0
Provision for Loan Losses	\$0	\$0	\$0	\$0
Other Expenses	\$0	\$0	\$0	\$0
Total Expenses	\$0	\$0	\$0	\$0
Net Income	\$0	\$0	\$0	\$0

### Financial Data Chart: Insured Depository Institutions (Historic)

	Fiscal Year Ending 2001	Fiscal Year Ending 2002	Fiscal Year Ending 2003	Fiscal Year Ending 2004
<b>Assets</b>				
Cash & Balances Due from Depository Institutions	\$0	\$0	\$0	\$0
Short Term Investments	\$0	\$0	\$0	\$0
Total Investments	\$0	\$0	\$0	\$0
Total Loans	\$0	\$0	\$0	\$0
Less: Allowance for Loan Losses	\$0	\$0	\$0	\$0
Average Assets	\$0	\$0	\$0	\$0
Long Term Assets	\$0	\$0	\$0	\$0
Total Assets	\$0	\$0	\$0	\$0
<b>Liabilities</b>				
Total Deposits	\$0	\$0	\$0	\$0
Non-Core Liabilities	\$0	\$0	\$0	\$0
Total Notes Payable	\$0	\$0	\$0	\$0
Other Liabilities	\$0	\$0	\$0	\$0
Total Liabilities	\$0	\$0	\$0	\$0
<b>Stockholder's Equity</b>				
Total Stockholder's Equity	\$0	\$0	\$0	\$0
Total Tier 1 Capital	\$0	\$0	\$0	\$0
Total Liabilities and Stockholder's Equity	\$0	\$0	\$0	\$0
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants	\$0	\$0	\$0	\$0
Interest Income Earned on Loan Portfolio	\$0	\$0	\$0	\$0
Fee Income from Financing Activities	\$0	\$0	\$0	\$0
Interest Earned on Cash and Marketable Securities	\$0	\$0	\$0	\$0
Other Earned Revenue	\$0	\$0	\$0	\$0
Total Earned Revenue	\$0	\$0	\$0	\$0
Total Income	\$0	\$0	\$0	\$0
<b>Expenses</b>				
Salaries and Benefits	\$0	\$0	\$0	\$0
Interest Expense	\$0	\$0	\$0	\$0
Provision for Loan Losses	\$0	\$0	\$0	\$0
Other Expenses	\$0	\$0	\$0	\$0
Total Expenses	\$0	\$0	\$0	\$0
Pre-Tax Net Operating Income	\$0	\$0	\$0	\$0
Net Income	\$0	\$0	\$0	\$0

## Projected Financial Data Chart: Insured Depository Institutions

### Projected Financial Data - 100% FA Funding

	Fiscal Year Ending 2004	Fiscal Year Ending 2005	Fiscal Year Ending 2006	Fiscal Year Ending 2007
<b>Assets</b>				
Cash & Balances Due from Depository Institutions	\$0	\$0	\$0	\$0
Short Term Investments	\$0	\$0	\$0	\$0
Total Investments	\$0	\$0	\$0	\$0
Total Loans	\$0	\$0	\$0	\$0
Less: Allowance for Loan Losses	\$0	\$0	\$0	\$0
Average Assets	\$0	\$0	\$0	\$0
Long Term Assets	\$0	\$0	\$0	\$0
Total Assets	\$0	\$0	\$0	\$0
<b>Liabilities</b>				
Total Deposits	\$0	\$0	\$0	\$0
Non-Core Liabilities	\$0	\$0	\$0	\$0
Total Notes Payable	\$0	\$0	\$0	\$0
Other Liabilities	\$0	\$0	\$0	\$0
Total Liabilities	\$0	\$0	\$0	\$0
<b>Stockholder's Equity</b>				
Total Stockholder's Equity	\$0	\$0	\$0	\$0
Total Tier 1 Capital	\$0	\$0	\$0	\$0
Total Liabilities and Stockholder's Equity	\$0	\$0	\$0	\$0
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants	\$0	\$0	\$0	\$0
Interest Income Earned on Loan Portfolio	\$0	\$0	\$0	\$0
Fee Income from Financing Activities	\$0	\$0	\$0	\$0
Interest Earned on Cash and Marketable Securities	\$0	\$0	\$0	\$0
Other Earned Revenue	\$0	\$0	\$0	\$0
Total Earned Revenue	\$0	\$0	\$0	\$0
Total Income	\$0	\$0	\$0	\$0
<b>Expenses</b>				
Salaries and Benefits	\$0	\$0	\$0	\$0
Interest Expense	\$0	\$0	\$0	\$0
Provision for Loan Losses	\$0	\$0	\$0	\$0
Other Expenses	\$0	\$0	\$0	\$0
Total Expenses	\$0	\$0	\$0	\$0
Pre-Tax Net Operating Income	\$0	\$0	\$0	\$0
Net Income	\$0	\$0	\$0	\$0

## Projected Financial Data Chart: Insured Depository Institutions

### Projected Financial Data - 50% FA Funding

	Fiscal Year Ending 2004	Fiscal Year Ending 2005	Fiscal Year Ending 2006	Fiscal Year Ending 2007
<b>Assets</b>				
Cash & Balances Due from Depository Institutions	\$0	\$0	\$0	\$0
Short Term Investments	\$0	\$0	\$0	\$0
Total Investments	\$0	\$0	\$0	\$0
Total Loans	\$0	\$0	\$0	\$0
Less: Allowance for Loan Losses	\$0	\$0	\$0	\$0
Average Assets	\$0	\$0	\$0	\$0
Long Term Assets	\$0	\$0	\$0	\$0
Total Assets	\$0	\$0	\$0	\$0
<b>Liabilities</b>				
Total Deposits	\$0	\$0	\$0	\$0
Non-Core Liabilities	\$0	\$0	\$0	\$0
Total Notes Payable	\$0	\$0	\$0	\$0
Other Liabilities	\$0	\$0	\$0	\$0
Total Liabilities	\$0	\$0	\$0	\$0
<b>Stockholder's Equity</b>				
Total Stockholder's Equity	\$0	\$0	\$0	\$0
Total Tier 1 Capital	\$0	\$0	\$0	\$0
Total Liabilities and Stockholder's Equity	\$0	\$0	\$0	\$0
<b>Income and Expenses</b>				
<b>Income</b>				
Total Grants	\$0	\$0	\$0	\$0
Interest Income Earned on Loan Portfolio	\$0	\$0	\$0	\$0
Fee Income from Financing Activities	\$0	\$0	\$0	\$0
Interest Earned on Cash and Marketable Securities	\$0	\$0	\$0	\$0
Other Earned Revenue	\$0	\$0	\$0	\$0
Total Earned Revenue	\$0	\$0	\$0	\$0
Total Income	\$0	\$0	\$0	\$0
<b>Expenses</b>				
Salaries and Benefits	\$0	\$0	\$0	\$0
Interest Expense	\$0	\$0	\$0	\$0
Provision for Loan Losses	\$0	\$0	\$0	\$0
Other Expenses	\$0	\$0	\$0	\$0
Total Expenses	\$0	\$0	\$0	\$0
Pre-Tax Net Operating Income	\$0	\$0	\$0	\$0
Net Income	\$0	\$0	\$0	\$0