Community

Development

Financial

Institutions

Program

Financial Assistance Application Charts

U.S. DEPARTMENT OF THE TREASURY

REVISED 03/2004

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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		Mate	ching F	unds Chart			
	Grant/ Retained Earnings	Loans & Equity Equivalents	Equity	Deposits / Shares	Secondary Capital	Total FA Request	
Total Financial Assistance Requested:							
	Match	ing Funds In-Hand	l (received) Ja	nuary 1, 2002 throu	gh April 15, 2004		
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							
In-Hand Subtotals							
Pct of Total Financial Assistance Requested							
Forms of Eligible Financial Assistance	Grant/ Retained Earnings	Loans & Equity Equivalents	Equity	Deposits/ Shares	Secondary Capital	Expected Disbursement	Source Type
Source	Match	ing Funds Firmly	Committed or	n or after January 1,	2002 and to be re	eceived before May	/ 1, 2005
Source Five							
Firmly Committed Subtotals							
Pct of Total Financial Assistance Requested							
TOTAL: In-Hand plus Firmly Committed							
Pct of Total Financial Assistance Requested							

*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

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

Matching Funds Summary Chart for Retained Earnings: Insured Credit Union					
Part A	Since Inception	Increase Over Most Recent Fiscal Year	Increase Over 2 Fiscal Year Prior to NOFA	Increase Over 3 Fiscal Year Prior to NOFA	
Regular Reserves	\$	\$	\$	\$	
Other Reserves	\$	\$	\$	\$	
Undivided Earnings	\$	\$	\$	\$	
Subtotal	\$	\$	\$	\$	
Reserves Dedicated to Losses	\$	\$	\$	\$	
Value of Grants and Donated Assets Placed in Retained Earnings	\$	\$	\$	\$	
Value of Retained Earnings Used to Match a Federal Grant or Previous Fund Award	\$	\$	\$	\$	
Subtotal	\$	\$	\$	\$	
Available Retained Earnings	\$	\$	\$	\$	
Annual Average Retained Earnings	\$				

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

			Produ	ucts Offere	d				
Check all products provi	ded or pror	osed to be pro				osed to be	served.		
		p		able Housing					
		Otl		d Populations	2	Low I	ncome Tar	geted	
Product Name	Hot Zone(s)	African American	Hispanic/ Latino	Native Populations*	Other	State	Regional	National	Investment Areas
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									
			-	opment Finar	icial Serv	-			
	Hot	Oti	her Targete	d Populations		Low I	ncome Tar	geted	Investment
Product Name	Zone(s)	African American	Hispanic/ Latino	Native Populations*	Other	State	Regional	National	Investment Areas
Checking/ Share Draft Accounts									
Consumer Loans-all types									
Savings/ Share Accounts									
			Econon	nic Developme	nt	<u>.</u>			
		Other Targeted Populations				Low I	ncome Tar	geted	
Product Name	Hot Zone(s)	African American	Hispanic/ Latino	Native Populations*	Other	State	Regional	National	Investment Areas
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)	Otl African American	her Targete Hispanic/ Latino	d Populations Native Populations*	Other	Low I	ncome Tar	geted National	Investment Areas
Other (1) Enter Name		Amorioun	Latito	· opulations	other	otato	rtogional	Tutional	
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.						
Applicant's Products Markets Actual Number Total Outstan Number of Loans/Investments Loans/Investments						
Product 1 (Enter product name)						
Product 2 (Enter product name)						
Product 3 (Enter product name)						

	Product Features						
For each product, enter th	ne information	requested for	all markets	combined.	Add rows as n	eeded	
		Affo	rdable Hous	sing			
Products	Amount: Minimum/M aximum	Term: Minimum/M		New Product?	Average Loan Size	% of Loan Portfolio	Total Outstanding
Product 1 - (enter product name)				Yes No			
	Consumer Loans						
Products	Amount: Minimum/M aximum	Term: Minimum/M aximum #months	Rate: Minimum/ Maximum	New Product?	Average Loan Size	% of Loan Portfolio	Total Outstanding
Product 2 - (enter product name)				Yes No			
	Economic Development						
Products	Amount: Minimum/M aximum	Term: Minimum/M aximum #months	Rate: Minimum/ Maximum	New Product?	Average Loan Size	% of Loan Portfolio	Total Outstanding
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	Market and Product					
this Product?	Hot Zone(s)					
	Product 1					
	Investment Areas					
	Product 2					
	Other Targeted Population African American					
	Product 3					
	Other Targeted Population Hispanic/Latino					
	Product 3					
	Other Targeted Population Native Populations					
	Product 4					
	Other Targeted Population - Other					
	Product 5					
	Low-Income Targeted Population					
	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.

markets projected for the Performance Period. Add rows as needed.						
	Number of	Total Outstanding				
	Loans/Investments in	Loans/Investments in				
	all Markets Projected	all Markets				
Applicant's Products	Number	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 of	chart for all pro	oducts for whi	ich you are red	questing fund	ling. Provide	e information	on each Targ	get Market
in which you plan to use								
Historic Data - Enter the	actual amour	nts for this pro	oduct as of the	end of the F	iscal Year			
Performance Period Da	ta - Estimate	based on the	amount of yo	ur request.				
Target Market:	0004	0000	0000	0004	0005	0000	0007	
Product	2001	2002	2003	2004	2005	2006	2007	
Enter product name	#	#	#	#	#	#	#	
here	\$	\$	\$	\$	\$	\$	\$	
	Total Hist	Activity	Hist. Activi Tot	-	Total Pro	oj. Activity	Proj. Activi Tot	-
TM 1 (Enter Target	Total Hist	Activity	10	lai	Totarrit	J. Activity		
Market Here)	\$;	%	, D		\$	%	D
All Markets	Historic	Projected						
	\$	\$						
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)	\$		%	, D		\$	%	0
			of Funds for			•		,
Loan/Equity Capital	\$							
Loan Loss Reserves	\$							
Capital Reserves	\$							
Development Comisso	¢							
Development Services Financial Services	\$\$							
Other Purposes	\$							
Total	پ \$							
TULAI	φ							

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*					

Deplicate and experients f			Chart (Loan (
Replicate and complete for e	ach product fo			r Ioan capital.		
Total FA Request	\$	Total Loan Capit	tal Request	\$		
Product 1 (enter product name)	Actual	Current		Pro	ojected	
Capital Reserves Data	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	Total
Total Loans Outstanding	\$	\$	\$	\$	\$	
	•	Resources	Available for Lendir	ng		
Adjustable Notes Payable	¢	\$	¢	\$	\$	
	Ŷ	Ψ	Ψ	Ψ	Ψ	_
Net Assets Avail for Financing	\$	\$	\$	\$	\$	
Shares or Deposits Available for Lending	¢	¢	¢	¢	¢	
Lenang	φ	φ	Φ	φ	φ	-
Total Capital Avail for Financing	\$	\$	\$	\$	\$	
Principal Loan Repayments	\$	\$	\$	\$	\$	
Interest Devenants from Loops	¢	¢	¢	¢	¢	
Interest Payments from Loans	\$	\$	\$	\$	\$	_
Grants & Contributions	\$	\$	\$	\$	\$	
Debt - Notes Payable	\$	\$	\$	\$	\$	_
Matching Funds	\$	\$	\$	\$	\$	
Capital From Other Sources	\$	\$	\$	\$	\$	
New Capital Available for	•	¢			0	¢
Lending	\$	\$	\$	\$	\$	\$
Loans Disbursed	\$	Lena \$	ing Obligations	\$	\$	¢
Loans Committed	\$ \$	\$	φ \$	\$	\$	\$
Loans Approved	\$	\$	\$	\$	\$	\$
	Ŷ	Ψ	Ψ	•	Ψ	
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	\$	\$	\$	\$	\$	
	•		of Loan Capital Nee	•	•	
(Loan Repmts + Interest Pmts +		Summary				
Other Capital) / (Total Loans						
Disbursed, Approved and	•	0			0	
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	Φ	\$	\$	\$	\$	
Projections		\$	\$	\$	\$	\$
New Capital Needed to Meet						
Financing Obligations						

	Сар	oital Need Cha	rt (Loss Rese	rves)		
Replicate and complete for	each product for	which you are req	uesting FA for los	s reserves.		
Total FA Reques	t <mark>\$</mark>		Total LR	Request	\$	
Duplicate this table for each	product for which	you are requesting	g funding to be use	ed for loss reserve	S.	
Product 1 (enter product						
name)	Actual	Current		Projecte	ed	
Lending/Investing Data	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	Total
Total Loans/Investments						
Outstanding	\$	\$	\$	\$	\$	
Loss Reserve Available	\$	\$	\$	\$	\$	
Loss Reserve Needed	\$	\$	\$	\$	\$	
Surplus (or Deficit) of Loss						
Reserve	\$	\$	\$	\$	\$	\$
Does the Applicant demonst	rate Capital Need	to Fund Cash Loss	Reserve?		Yes/No	
Accrual Loss Reserve	\$%	\$%	\$%	\$%	\$%	
Total Loss Reserve	\$%	\$%	\$%	\$%	\$%	
Delinquent Loans	\$%	\$%	\$%	\$%	\$%	
Charge-Offs	\$%	\$%	\$%	\$%	\$%	

Total FA Request image of the second of t		Capital Ne	ed Chart (Eg	uity Investme	nt Capital)		
Equity Investments Date FY 2003 FY 2004 FY 2005 FY 2006 FY 2007 Total Viral Equity Investments \$	Total FA Request					\$	
Total Equity Investments Outsanding S S S Adjusted Notes Payable \$ \$ \$ \$ \$ Adjusted Notes Payable \$ \$ \$ \$ \$ Adjusted Notes Payable \$ \$ \$ \$ \$ Net Assets Available for Financing \$ \$ \$ \$ \$ Plus: Dotation for Other Repayments \$ \$ \$ \$ \$ Plus: Oboth Notes Payable \$ \$ \$ \$ \$ Plus: Contra and Contributions \$ \$ \$ \$ \$ Plus: Contra and Contributions \$ \$ \$ \$ \$ Plus: Contra Sources of Capital Investments \$ \$ \$ \$ \$ Pus: Other Sources of Capital Investments \$ \$ \$ \$ \$ Equity Investments Committed Investments Committed \$ \$ \$ \$ \$ Equity Investments Committed Investments Committed \$ \$ \$ \$ \$ Equity Investments Committed Investments Committed \$ \$ \$ \$ \$ Inter Eduy Envestments Committed Investments \$ \$ \$ \$	Business Equity	Actual	Current		Projected	-	
Outstanding OutstandingSSSSSAdjusted Notes PayableSSSSSNet Assets Available for Financing Financing Plue: Notes Sanding of Other Financing RepaymentsSSSSPlue: Control and ContributionsSSSSSPlue: Control Sanding FundsSSSSSPlue: Control Sources of Capital InvestmentsSSSSSPlue: Control Sources of Capital InvestmentsSSSSSPlue: Control Sources of Capital InvestmentsSSSSSPlue: Control Sources of Capital InvestmentsSSSSSPlue: Control Sources of Capital InvestmentsSSSSSSEquity InvestmentsSSSSSSSEquity InvestmentsSSSSSSSInvest Thereet ExpanseSSSSSSSIndeg Equity InvestmentsSSSSSSSInvest Thereet ExpanseSSSS<		FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	Total
Adjusted Notes PayableSSSSSSNot Assets Available for Financing Financing RepaymentsSSSSSSPlue: Oridinator Other RepaymentsSSSSSSSPlue: Oridinator Other RepaymentsSSSSSSSPlue: Oridinator Other SS<		\$	\$	\$	\$	\$	
Adjusted Notes PayableSSSSSSNot Assets Available for Financing Financing RepaymentsSSSSSSPlue: Oridinator Other RepaymentsSSSSSSSPlue: Oridinator Other RepaymentsSSSSSSSPlue: Oridinator Other SS<		R	esources Available	for Equity Investme	nts		<u> </u>
Total Capital Available for Financing S S S S Plus: Dividends or Other Repayments S S S S Plus: Contributions S S S S Plus: Contributions S S S S Plus: Contributions S S S S Plus: Matching Funds S S S S Plus: Natching Funds S S S S Plus: Natching Funds S S S S Plus: Other Sources of Capital Investments S S S S Plus: Other Sources of Capital Investments S S S S Equity Investments S S S S S Equity Investments Disbursed S S S S S Equity Investments S S S S S Disboursel, Approved, Committed S S S S S Less: Interest Expense S S S S S Loss: Other Set Aside S S S S S Loss: Contract Expense S S S S S	Adjusted Notes Payable				\$	\$	
Financing Plus: Diversional of Control RepaymentsSSSSSPlus: Control and Controlutions Plus: Debt - Notes Payable InvestmentsSSSSSPlus: Coher Sources of Capital InvestmentsSSSSSSPlus: Coher Sources of Capital InvestmentsSSSSSSPlus: Coher Sources of Capital InvestmentsSSSSSSPlus: Coher Sources of Capital InvestmentsSSSSSSPlus: Coher Sources of Capital InvestmentsSSSSSSEquity Investments Disbursed Investments CommittedSSSSSSEquity Investments Committed SSSSSSSSInvestment Committed SSSSSSSSSInvestment Committed SSSSSSSSSSSInvestment Committed SS<	Net Assets Available for Financing	\$	\$	\$	\$	\$	
RepaymentsSSSSSPlue: Charte and ContributionsSSSSSPlue: Chotes PayableSSSSSPlue: Ratized Gains on Equity investmentsSSSSSPlue: Choter Sources of Capital investmentsSSSSSPlue: Choter Sources of Capital investmentsSSSSSSPlue: Choter Sources of Capital investmentsSSSSSSEquity InvestmentsSSSSSSSEquity Investments Disbursed Disbursed, ApprovedSSSSSSEquity InvestmentsSSSSSSSDisbursed, Approved, and CommittedSSSSSSSCost: Interest Expense CommittedSSSSSSSSLess: Realized Loss or Write-Off SSS <td< td=""><td>-</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td></td></td<>	-	\$	\$	\$	\$	\$	
Plus: Debt - Notes Payable S S S S S S S Plus: Matching Funds S S S S S S S S Plus: Obter Gails on Equity Investments S S S S S S S S Plus: Other Sources of Capital New Capital Available for Equity Investments S S S S S S S Equity Investments Disbursed S S S S S S S S Equity Investments Approved S S S S S S S S Equity Investments Committed S S S S S S S S S Investments Committed S S S S S S S S S Less: Interset Expense S <td></td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> <td></td>		\$	\$	\$	\$	\$	
Plus: Matching Funds S <ths< th=""> S S</ths<>	Plus: Grants and Contributions	\$	\$	\$	\$	\$	
Plus: Realized Gains on Equity Investments \$ \$ \$ \$ Plus: Other Sources of Capital New Capital Axailable for Equity Investments Disbursed Equity Investments Diblursed \$ \$ \$ \$ Equity Investments Disbursed \$ \$ \$ \$ \$ \$ Equity Investments Disbursed \$ \$ \$ \$ \$ \$ Equity Investments Disbursed \$ \$ \$ \$ \$ \$ Equity Investments Committed \$ \$ \$ \$ \$ \$ Total Equity Investments Disbursed, Approved, and Committed \$ \$ \$ \$ \$ Less: Realized Loss or Write-Off \$ \$ \$ \$ \$ \$ Less: Realized Loss or Write-Off \$ \$ \$ \$ \$ \$ Catal Equity Investment Opligations \$ \$ \$ \$ \$ \$ Less: Realized Loss or Write-Off \$ \$ \$ \$ \$ \$ \$ Less: Realized Loss or Write-Off \$ \$ \$ \$ \$ \$ \$ \$ Less: Realized Loss or Write-Off \$ \$ \$ \$ \$ \$ \$ <td>Plus: Debt - Notes Payable</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> <td></td>	Plus: Debt - Notes Payable	\$	\$	\$	\$	\$	
Plus: Realized Gains on Equity Investments \$ \$ \$ \$ Plus: Other Sources of Capital New Capital Axailable for Equity Investments Disbursed Equity Investments Diblursed \$ \$ \$ \$ Equity Investments Disbursed \$ \$ \$ \$ \$ \$ Equity Investments Disbursed \$ \$ \$ \$ \$ \$ Equity Investments Disbursed \$ \$ \$ \$ \$ \$ Equity Investments Committed \$ \$ \$ \$ \$ \$ Total Equity Investments Disbursed, Approved, and Committed \$ \$ \$ \$ \$ Less: Realized Loss or Write-Off \$ \$ \$ \$ \$ \$ Less: Realized Loss or Write-Off \$ \$ \$ \$ \$ \$ Catal Equity Investment Opligations \$ \$ \$ \$ \$ \$ Less: Realized Loss or Write-Off \$ \$ \$ \$ \$ \$ \$ Less: Realized Loss or Write-Off \$ \$ \$ \$ \$ \$ \$ \$ Less: Realized Loss or Write-Off \$ \$ \$ \$ \$ \$ \$ <td>Plus: Matching Funds</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> <td></td>	Plus: Matching Funds	\$	\$	\$	\$	\$	
New Capital Available for Equity Investments S <ths< th=""> S<td>Plus: Realized Gains on Equity</td><td></td><td></td><td>•</td><td>\$</td><td></td><td></td></ths<>	Plus: Realized Gains on Equity			•	\$		
Investments§§\$\$\$\$\$\$Equity Investments ObligationsEquity Investments Disbursed\$\$\$\$\$\$Equity Investments Approved\$\$\$\$\$\$\$Equity Investments Committed\$\$\$\$\$\$\$Total Equity Investments\$\$\$\$\$\$\$\$Disbursed, Approved, and Committed\$\$\$\$\$\$\$\$\$Censuitied\$		\$	\$	\$	\$	\$	
Equity Investments Disbursed Equity Investments ApprovedSSSSEquity Investments ApprovedSSSSSEquity Investments Committed Disbursed, Approved, and CommittedSSSSSTotal Equity Investments Disbursed, Approved, and CommittedSSSSSLess: Interest ExpenseSSSSSSLess: Coher Set AsidesSSSSSSLess: Other Set AsidesSSSSSSTotal Equity Investment ActivitiesSSSSSSTotal Capital From Equity Investment ActivitiesSSSSSSTotal Capital Available for Equity InvestmentsSSSSSSSClovidend Approved and Committed)SSSSSSSS(Adj Notes Payable + Debt) / (Total Equity Investments Disbursed, Approved and Committed)SSSSSSS(New Capital Needed to Reach ProjectionsSSSSSSSSSNew Capital Needed to Meet Frinancing Dibursed, Dotal Equity Investments Dibursed, ProjectionsSSSSSSSNew Capital Needed to Meet Frinancing Dibursed, SSSSSSSSSSSSSSS		\$		\$	\$	\$	\$
Equity Investments Approved S S S S S Equity Investments Committed S S S S S S Total Equity Investments Disbursed, Approved, and Committed S S S S S S Less: Interest Expense S S S S S S S Less: Interest Expense S S S S S S S Less: Other Set-Asides S S S S S S S Not Capital Fore Equity Investment Activities S S S S S S S S Total Equity Investment Dilgutons S			Equity Investm	ents Obligations			
Equity Investments Committed \$ <td< td=""><td>Equity Investments Disbursed</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td></td></td<>	Equity Investments Disbursed	\$	\$	\$	\$	\$	
Total Equity Investments Image: Second s	Equity Investments Approved	\$	\$	\$	\$	\$	
Disbursed, Approved, and CommittedSSSSSSLess: Interest ExpenseSSSSSSLess: Interest ExpenseSSSSSSLess: Colter Set-AsidesSSSSSSTotal Equity Investment ObligationsSSSSSSNet Capital Form Equity Investment InvestmentsSSSSSSTotal Equity Investment ObligationsSSSSSSSTotal Capital Available for Equity InvestmentsSSSSSSSSTotal Capital Available for Equity InvestmentsSSS<		\$	\$	\$	\$	\$	
Less: Interest Expense\$\$\$\$\$\$\$Less: Realized Loss or Write-Off\$\$\$\$\$\$\$\$Less: Other Set-Asides\$\$\$\$\$\$\$\$Total Equity Investment Obligations\$\$\$\$\$\$\$Net Capital From Equity Investment Activities\$\$\$\$\$\$\$Total Capital Available for Equity Investments\$\$\$\$\$\$\$Total Capital Available for Equity Investments\$\$\$\$\$\$\$(Dividend Repmts + Realized Gain + 							
Less: Realized Loss or Write-Off \$	Committed	\$	\$	\$	\$	\$	\$
Less: Other Set-Asides\$\$\$\$\$\$\$Total Equity Investment Obligations\$\$\$\$\$\$\$\$Net Capital From Equity Investment Activities\$\$\$\$\$\$\$\$Total Capital Available for Equity Investments\$\$\$\$\$\$\$\$Cotal Capital Available for Equity Investments\$\$\$\$\$\$\$\$Cotal Capital Available for Equity Investments\$\$\$\$\$\$\$\$Cotal Capital Available for Equity Investments\$\$\$\$\$\$\$\$Cotal Capital Available for 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 Reach Projections\$\$\$\$\$\$\$\$\$\$New Capital Needed to Reach Projections\$\$\$\$\$	Less: Interest Expense	\$	\$	\$	\$	\$	
Total Equity Investment ObligationsSSSSSSNet Capital From Equity Investment ActivitiesSSSSSSTotal Capital Available for Equity InvestmentsSSSSSSTotal Capital Available for Equity InvestmentsSSSSSSSTotal Capital Available for Equity InvestmentsSSSSSSSSTotal Capital Available for Equity InvestmentsSS<	Less: Realized Loss or Write-Off	\$	\$	\$	\$	\$	
Net Capital From Equity Investment Activities\$\$\$\$\$\$Total Capital Available for Equity Investments\$\$\$\$\$\$\$Columnation\$\$\$\$\$\$\$\$\$Unvestments\$\$\$\$\$\$\$\$Colspan="4">Colspan="4"Colspan="4">Colspan="4"Colspan="4"Colspan="4"Colspan="4"Colspa	Less: Other Set-Asides	\$	\$	\$	\$	\$	
Activities\$\$\$\$\$\$\$\$Total Capital Available for Equity Investments\$\$\$\$\$\$\$\$Contract Capital Available for Equity Investments\$\$\$\$\$\$\$\$Contract Capital Available for Equity Investments 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 Financing Obligations\$\$\$\$\$\$\$\$\$\$New Capital Needed to Meeth Financing Obligations\$\$\$\$\$\$\$\$\$\$New Capital Needed to Meeth Financing Obligations\$\$\$\$\$\$\$\$\$\$New Capital Needed to Meeth Financing Obligations\$\$\$\$\$\$\$\$\$New Capital Needed to Meeth Financing Obligations\$\$\$\$\$\$\$\$\$New Capital Needed to Meeth Financing Obligations\$\$\$\$\$\$			\$	\$	\$	\$	\$
Total Capital Available for Equity Investments\$\$\$\$\$\$Summary of Equity Investments Capital Need(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)\$\$\$\$\$\$(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\$\$\$\$\$\$\$\$			\$	s	\$	\$	\$
Summary of Equity Investments Capital Need (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) \$ \$ \$ \$ \$ \$ (Adj Notes Payable + Debt) / (Total Equity Investments Disbursed, Approved and Committed) \$		Ŷ	Ф	Ψ	Ŷ	Ŷ	Ψ
(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)\$\$\$\$\$\$(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\$\$\$\$\$\$\$Section Section Sect	Investments	\$	\$	\$	\$	\$	
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\$\$\$\$\$\$		Su	mmary of Equity In	vestments Capital N	eed		1
(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\$\$\$\$\$\$	Other Capital Sources) / (Total Equity Investments Disbursed,		¢	¢	¢	¢	
(Net Assets + Grants & Contribs + Matching Funds) / (Total Equity Investments Disbursed, Approved and Committed)Image: Second	(Adj Notes Payable + Debt) / (Total Equity Investments Disbursed,						
Matching Funds) / (Total Equity Investments Disbursed, Approved and Committed) Image: Approved service Image: App	Approved and Committed)	\$	\$	\$	\$	\$	
New Capital Needed to Reach Projections \$ \$ \$ New Capital Needed to Meet Financing Obligations \$ \$ \$	Matching Funds) / (Total Equity Investments Disbursed, Approved	¢	¢	¢	¢	¢	
New Capital Needed to Meet \$ \$ \$ Financing Obligations \$ \$ \$	New Capital Needed to Reach	•	\$		\$	\$	\$
	New Capital Needed to Meet		\$	·	\$	\$	
		Need for Equity In	estment Canital?			Ŧ	

Replicate and comple	te for each pro	oduct for which y	ou are requesting	g FA for Develo	pment Service	s.
Development Servi	ces Request		Total FA	Request		
Product 1 (enter product name)	Actual FY 2003	Projected FY 2004	Projected FY 2005	Projected FY 2006	Projected FY 2007	Tota
		Developm	ent 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 Capital?	l for Developm	ent Services		Yes/N	lo	
Capital Needed to Read	ch Developmer	nt Services	\$			

	Capita	I Need Char	t (Financial S	Services)			
Total FA Request	\$	Total Loan Capit	al Request	\$			
Product	Actual	Current		Projected			
Financial Serivces Data	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	Total	
	Res	ources Availabl	e for Financial Se	ervices	-		
Net Capital/Equity Available for Financial Services	\$	\$	\$	\$	\$		
Earned Income	\$	\$	\$	\$	\$		
Grants & Contributions	\$	\$	\$	\$	\$		
Income From Other Sources	\$	\$	\$	\$	\$		
Total Resources Available for Financial Services	\$	\$	\$	\$	\$	\$	
Less: Staff Salaries & Benefits	\$	\$	\$	\$	\$	\$	
Less: Other Costs	\$	\$	\$	\$	\$	\$	
Total Costs	\$	\$	\$	\$	\$	\$	
Net Resources	\$	\$	\$	\$	\$	\$	
Does the Applicant Demo					Yes/No		
Capital Needed t	o Reach Financi	al Services Proj	ections	\$			

Сар	ital Need Cha	rt (Capital R	eserves): Ins	sured Credit	Unions			
Replicate and complete for	or each product fo	or which you are	e requesting FA	for capital reserv	es.			
Total FA Request	\$	Total	Capital Reserves	s Request	\$			
Product 1 (enter product name)	Actual	Current	Current Projected					
Capital Data Reserves	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	Total		
Total Assets	\$	\$	\$	\$	\$			
Total Outstanding								
Loan Portfolio	\$	\$	\$	\$	\$			
Total Deposits or								
Shares	\$	\$	\$	\$	\$			
Net Worth	\$	\$	\$	\$	\$			
	Summary of Capital Reserves Need							
Net Worth Ratio								
Did the Applicant Did the Applicant	Demonstrate FA	Need for Rese	rve Capital?		Yes/No			

Capital Need Chart (Capital Reserves): Insured Depository Institutions									
Replicate and complete for each product for which you are requesting FA for capital reserves.									
Total FA Request	\$	Total Cap	ital Reserve	s Request	\$				
Product 1 (enter product name)	Actual	Current Projected							
Capital Data Reserves	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	Total			
Total Assets	\$	\$	\$	\$	\$				
Total Outstanding Loan Portfolio	\$	\$	\$	\$	\$				
	Ψ	Ψ	Ψ	Ψ	Ψ				
Total Deposits or Shares	\$	\$	\$	\$	\$				
Tier 1 Capital	\$	\$	\$	\$	\$				
	Summary of Capital Reserves Need								
Tier 1 Capital Ratio	%	%	%	%	%				
Did the Applicant Demonstrate FA Need for Reserve Capital? Yes/No									

				nent Impa			
For each product for w		requesting	funding, pick	one or more	indicators fr	om the list be	elow or provide
another "Optional Impa							
 Housing units development 	ped or rehat	oilitated					
* First time homeowne	ers						
* Homeowners							
* Homes rehabbed							
* Jobs created or retai	ned						
* % increase in gross	sales						
* Sq ft acquired, devel	oped, or reha	abbed					
* Individuals assisted v	w/emergency	/ loans					
* First Time Account H	lolders						
		Historic		Current		Projecte	d
Product	2001	2002	2003	2004	2005	2006	2007
Impact Indicator							
All Markets							
Impact Indicator							
			Hist. Impa	ctas %			Proj. Impact as
Summary	Total His	t. Impact	of	Fotal	Total Pr	oj. Impact	% of Total
Impact Indicator							

	Lever	age Chart	t: Catego	ry III App	licants O	nly						
Complete for all produc	Complete for all products for which you are requesting FA. Add rows as needed.											
		2001	2002	2003	2004	2005	2006	2007				
Affordable Housing	P = Public, V	= Public, V = Private										
Product 1 (enter	Р	\$	\$	\$	\$	\$	\$	\$				
product name)	V	\$	\$	\$	\$	\$	\$	\$				
Comm. Dev. Fin.												
Services	P = Public, V	= Private										
Product 2 (enter	Р	\$	\$	\$	\$	\$	\$	\$				
product name)	V	\$	\$	\$	\$	\$	\$	\$				
Economic												
Development	P = Public, V	= Private										
Product 3 (enter	Р	\$	\$	\$	\$	\$	\$	\$				
product name)	V	\$	\$	\$	\$	\$	\$	\$				
Other	P = Public, V	P = Public, V = Private										
Product 4 (enter	Р	\$	\$	\$	\$	\$	\$	\$				
product name)	V	\$	\$	\$	\$	\$	\$	\$				

Loan Portfolio Qualit	v Chart: Non-Red	nulated 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	FY	E 2003	FY	Έ 2002	FY	Έ 2001	
		Principal		Principal		Principal		Principal	
Enter Asset Type	Number	Outstanding	Number	Outstanding	Number	Outstanding	Number	Outstanding	
31 to 60 Days	#	\$	#	\$	#	\$	#	\$	
61 to 89 Days	#	\$	#	\$	#	\$	#	\$	
90 or More Days	#	\$	#	\$	#	\$	#	\$	
	#	\$	#	\$	#	\$	#	\$	
GLR with 90 days or									
more Past Due / Total									
Loans Outstanding (%)		%		%		%		%	
Loan Loss History	Current	FYTD: 2004	FY	E 2003	FYE 2002		FY	́Е 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	FY	E 2003	FY	E 2002	FY	E 2001
		Principal		Principal		Principal		Principal
Enter Asset Type	Number	Outstanding	Number	Outstanding	Number	Outstanding	Number	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		FY	E 2003	FY	E 2002	FY	E 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	FY	E 2003	FΥ	Έ 2002	FY	E 2001
		Principal		Principal		Principal		Principal
Enter Asset Type	Number	Outstanding	Number	Outstanding	Number	Outstanding	Number	Outstanding
2 to 6 Months	#	\$	#	\$	#	\$	#	\$
6 to 12 Months	#	\$	#	\$	#	\$	#	\$
12 or More Months	#	\$	#	\$	#	\$	#	\$
Gross Loan Receivables								
	#	\$	#	\$	#	\$	#	\$
Delinquent Loans/Total								
Loans (%)		%		%		%		%
Loan Loss History	Current	FYTD: 2004	FY	́Е 2003	FY	′E 2002	FY	E 2001
Total Outstanding Loan								
	\$		\$		\$		\$	
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

			,					
Loan Portfolio Aging								
Schedule	Current	FYTD: 2004	F۱	(E 2003	FY	Έ 2002	FY	'E 2001
		Principal		Principal		Principal		Principal
Enter Asset Type	Number	Outstanding	Number	Outstanding	Number	Outstanding	Number	Outstanding
30 to 89 Days	#	\$	#	\$	#	\$	#	\$
90 or More Days	#	\$	#	\$	#	\$	#	\$
Total Non-Accrual Loans	#	\$	#	\$	#	\$	#	\$
Gross Loan Receivables								
	#	\$	#	\$	#	\$	#	\$
Total Non-Current Loans								
& Leases (%)		%		%		%		%
Loan Loss History	Current	FYTD: 2004	F۱	(E 2003	F١	Έ 2002	FY	'E 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	%		%		%		%	

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

Equity Investment Portfolio Valuation Chart							
	Base F	YE 2001	Prior F	/E 2003	Current FY YTD 20		
	#		#		#		
Equity Investments	Investments	\$ Invested	Investments	\$ Invested	Investments	\$ Invested	
Total Portfolio	#	\$	#	\$	#	\$	
Total Portfolio Value							
(net)		6		5		6	
Unrealized Gains (Or							
Losses)		6		6	\$		
Realized Gains (Or							
Losses)		6		5	\$		
Change in Portfolio							
Valuation				5		6	
Date of Fund Inception	mm/	уууу					
Projected Rate of Return							
at Inception							
Actual Rate of Return							
Since Inception							
Explanation of Portfolio \$ Valuation Method							
Explanation of Losses							

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

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

Financial Data Ch	art: Non-Re	gulated Nor	n Profit (His	toric)
	Fiscal Year		Fiscal Year	Fiscal Year
		Ending 2002	Ending 2003	Ending 2004
Indicate Audite		nancial Statemen		
Assets				
Total Cash and Cash Equivalents	\$	\$	\$	\$
Total Unrestricted Cash and Cash	•	· •	Ŧ	•
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	¥	•	Ψ.	Ψ
Investments	\$	\$	\$	\$
Total Assets	\$	\$	\$	\$ \$
Liabilities	Ψ	Ψ	Ψ	<u>ΙΨ</u>
Current Notes Payable	\$	\$	\$	\$
Total Current Liabilities	\$	\$	\$	\$ \$
	\$	\$	\$	\$ \$
Total Adjusted Notes Payable Total Liabilities	\$ \$	\$	\$ \$	э \$
Off Balance Sheet Resources	Φ	Φ	Φ	φ
Off Balance Sheet Resources for				
	¢	¢	¢	¢
Lending Off Balance Sheet Resources for	\$	\$	\$	\$
	¢	¢	¢	¢
Operations	\$	\$	\$	\$
Net Assets	*	*		<u> </u>
Net Assets - All Sources	\$	\$	\$	\$
Total Net Assets Available For	•	•	^	
Financing Activities	\$	\$	\$	\$
Total Liabilities and Net Assets	\$	\$	\$	\$
Income and Expenses				
Income		•	•	1.
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	\$	\$	\$	\$
Expenses				
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$	\$	\$	\$
Other Expenses	\$	\$	\$	\$
Total Expenses	\$	\$	\$	\$
Net Income	\$	\$	\$	\$
			•	

Financial Data	Chart: Non-	Regulated N	on Profit	
	Fiscal Year	Fiscal Year	Fiscal Year	Fiscal Year
	Ending 2004	Ending 2005	Ending 2006	Ending 2007
Projections Assuming 100% FA Funding	Projected	Projected	Projected	Projected
Assets			-	
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	э \$	⊅ \$	\$ \$	ծ \$
Liabilities	Ψ	Ψ	Ψ	Ψ
Current Notes Payable	\$	[¢	\$	\$
Total Current Liabilities	\$	\$	\$	\$
Total Adjusted Notes Payable	\$ \$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$
Off Balance Sheet Resources	Ψ	Ψ	<u> </u> ¥	Ψ
Off Balance Sheet Resources for Lending	\$	\$	\$	\$
Off Balance Sheet Resources for	•	•	•	
Operations	\$	\$	\$	\$
Net Assets				
Net Assets - All Sources	\$	\$	\$	\$
Total Net Assets Available For Financing				
Activities	\$	\$	\$	\$
Total Liabilities and Net Assets	\$	\$	\$	\$
Income and Expenses				
Income		-		-
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	\$	\$	\$	\$
Foos Contract Training and Consulting	¢	¢	¢	¢
Fees: Contract, Training, and Consulting Other Earned Revenue	\$ \$	⊅ \$	\$ \$	ծ \$
Total Earned Revenue	э \$	\$ \$	\$ \$	э \$
Total Income	э \$	⇒ \$	\$ \$	թ \$
Expenses	Ψ	Ψ	l♥	I ₩
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$ \$	\$	\$	\$
Other Expenses	\$	\$	\$	\$
Total Expenses	\$	\$	\$	\$
Net Income	\$	\$	\$	\$
	т	1	T	Ŧ

Financial Data Chart: Non-Regulated Non Profit					
	Fiscal Year	Fiscal Year	Fiscal Year	Fiscal Year	
	Ending 2004	Ending 2005	Ending 2006	Ending 2007	
Projections Assuming 50% FA Funding	Projected	Projected	Projected	Projected	
Assets	Trojecteu	Trojecteu	Trojecteu	Trojecteu	
Total Cash and Cash Equivalents	\$	\$	\$	\$	
Total Unrestricted Cash and Cash	Ψ	Ψ	Ψ	Ψ	
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	\$	\$	\$	\$	
Liabilities	•				
Current Notes Payable	\$	\$	\$	\$	
Total Current Liabilities	\$	\$	\$	\$	
Total Adjusted Notes Payable	\$	\$	\$	\$	
Total Liabilities	\$	\$	\$	\$	
Off Balance Sheet Resources		-			
Off Balance Sheet Resources for					
Lending	\$	\$	\$	\$	
Off Balance Sheet Resources for					
Operations	\$	\$	\$	\$	
Net Assets					
Net Assets - All Sources	\$	\$	\$	\$	
Total Net Assets Available For Financing					
Activities	\$	\$	\$	\$	
Total Liabilities and Net Assets	\$	\$	\$	\$	
Income and Expenses					
Income	1.		1.		
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	\$	\$	\$	\$	
Faces Contract Training and Consulting	¢	•	¢	¢	
Fees: Contract, Training, and Consulting Other Earned Revenue	\$ \$	\$ \$	\$ \$	\$ \$	
Total Earned Revenue	ծ \$	\$ \$	\$	\$ \$	
Total Income	> \$	э \$	\$ \$	\$ \$	
	Ψ	Ψ	Ψ	Ψ	
Expenses Salaries and Benefits	\$	\$	\$	¢	
Write-Off/Charge-Off of Loans	э \$	э \$	\$ \$	\$ \$	
Other Expenses	э \$	э \$	\$ \$	\$ \$	
Total Expenses	э \$	э \$	\$	\$	
Net Income	э \$	⇒ \$	\$ \$	\$ \$	
	Ψ	Ψ	Ψ	Ψ	

Financial Dat	a Chart: Non-F	Regulated For	Profit (Historia	:)
				Fiscal Year Ending
	2001	2002	2003	2004
Indicate	Audited or Internal F	inancial Statements	for each FY	
Assets				
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	\$	\$	\$	\$
Liabilities				
Current Notes Payable	\$	\$		\$
Total Current Liabilities	\$	\$	\$	\$
Total Adjusted Notes Payable	\$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$
Off Balance Sheet Resources				
Off Balance Sheet Resources for				
Lending	\$	\$	\$	\$
Off Balance Sheet Resources for				
Operations	\$	\$	\$	\$
Shareholder's Equity				
Shareholder's Equity - All Sources	\$	\$	\$	\$
Shareholder's Equity Available for				
Financing Activities	\$	\$	\$	\$
Total Liabilities and Shareholder's				
Equity	\$	\$	\$	\$
Income and Expenses				
Income				
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	\$	\$	\$	\$
Expenses				
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$	\$	\$	\$
		¢	¢	\$
Other Expenses	2	J	J	
Other Expenses Total Expenses	\$ \$	\$	\$	\$ \$

Financial	Data Chart: No	on-Regulated	For Profit	
T manetal				Fiscal Year Ending
	2004	2005	2006	2007
Projections Assuming 100% FA				
Funding	Projected	Projected	Projected	Projected
Assets				
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	<u>ቀ</u>	\$	γ \$	\$ \$
Total Outstanding Equity Investment	Ψ	Ψ	Ψ	Ψ
Portfolio	¢	e	¢	¢
Less: Net Unrealized Loss	⊅ \$	\$ \$	<u> </u>	ծ \$
	ծ \$	\$ \$	<u>ծ</u> \$	ծ \$
Total Loan and Equity Investments		•	1	· ·
Total Assets	\$	\$	\$	\$
Liabilities			•	A
Current Notes Payable	\$	\$	\$	\$
Total Current Liabilities	\$	\$	\$	\$
Total Adjusted Notes Payable	\$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$
Off Balance Sheet Resources	•			
Off Balance Sheet Resources for				
Lending	\$	\$	\$	\$
Off Balance Sheet Resources for				
Operations	\$	\$	\$	\$
Shareholder's Equity				
Shareholder's Equity - All Sources	\$	\$	\$	\$
Shareholder's Equity Available for				
Financing Activities	\$	\$	\$	\$
Total Liabilities and Shareholder's				
Equity	\$	\$	\$	\$
Income and Expenses				
Income				
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	\$	\$	\$	\$
Expenses	•	▼	•	•
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$	\$		\$ \$
Other Expenses	⊅ \$	\$	Գ \$	Գ \$
Total Expenses	э \$	\$ \$	Դ \$	ծ \$
Net Income	<u></u> \$	\$ \$	<u>ծ</u> \$	<u>ծ</u> \$
	Ψ	Ψ	Ψ	Ψ

Financial	Data Chart: No	on-Regulated I	For Profit	
				Fiscal Year Ending
	2004	2005	2006	2007
Projections Assuming 50% FA Funding	Projected	Projected	Projected	Projected
Assets				
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	\$	\$	\$	\$
Liabilities				
Current Notes Payable	\$	\$	\$	\$
Total Current Liabilities	\$	\$	\$	\$
Total Adjusted Notes Payable	\$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$
Off Balance Sheet Resources				
Off Balance Sheet Resources for				
Lending	\$	\$	\$	\$
Off Balance Sheet Resources for				
Operations	\$	\$	\$	\$
Shareholder's Equity	-	-		
Shareholder's Equity - All Sources	\$	\$	\$	\$
Shareholder's Equity Available for				
Financing Activities	\$	\$	\$	\$
Total Liabilities and Shareholder's				
Equity	\$	\$	\$	\$
Income and Expenses				
Income	1.	1.	-	•
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	\$	Þ	\$ ¢	\$
Other Earned Revenue Total Earned Revenue	\$	\$	\$	\$
	\$	\$	\$	\$
Total Income	\$	\$	\$	\$
Expenses	¢	¢	¢	¢
Salaries and Benefits	\$	\$	\$	\$
Write-Off/Charge-Off of Loans	\$	\$	\$	\$
Other Expenses	\$	\$	\$	\$
Total Expenses	\$	\$	\$	\$
Net Income	\$	\$	\$	\$

Financial Data Ch	art: Insured C	redit Union (Hi	storic)
	Fiscal Year Ending	Fiscal Year Ending	Fiscal Year Ending
	2001	2002	2003
Indicate Auc	dited Statements or	5300 for each FY	
Assets			
Cash & Cash Equivalents	\$	\$	\$
Total Investments	\$	\$	\$
Total Loans	\$	\$	\$
Less: Allowance for Loan Losses	\$	\$	\$
Average Assets	\$	\$	\$
Total Assets	\$	\$	\$
Liabilities	•		
Dividends Payable	\$	\$	\$
Total Notes Payable	\$	\$	\$
Other Liabilities	\$	\$	\$
Total Liabilities	\$	\$	\$
Shares	•	<u>.</u>	-
Total Member Shares	\$	\$	\$
Total Non-Member Shares	\$	\$	\$
Total Shares	\$	\$	\$
Net Worth	-		
Reserves	\$	\$	\$
Total Secondary Capital	\$	\$	\$
Undivided Earnings	\$	\$	\$
Net Worth	\$	\$	\$
Total Liabilities, Total Shares, and			
Net Worth	\$	\$	\$
Income and Expenses			
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		Fiscal Year Ending
	2004	2005	2006	2007
Assets				-
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
Liabilities				
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
Stockeholder's Equity				
Total Stockholder's Equity	\$0		\$0	\$0
Total Tier 1 Capital	\$0	\$0	\$0	\$0
Total Liabilities and Stockholder's				
Equity	\$0	\$0	\$0	\$0
Income and Expenses				
Income				
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		* •	*	A A
Marketable Securities		-		\$0
Other Earned Revenue	\$0		\$0	\$0
Total Earned Revenue	\$0	\$0	\$0	\$0
Total Income	\$0	\$0	\$0	\$0
Expenses	(¢0	(¢0	¢0	¢0
Salaries and Benefits	\$0	\$0 \$0	\$0 \$0	\$0
Interest Expense	\$0 \$0	\$0 \$0	\$0 \$0	\$0
Provision for Loan Losses	\$0 #0	\$0 \$0	\$0 \$0	\$0
Other Expenses	\$0	\$0 \$0	\$0 \$0	\$0
Total Expenses	\$0 \$0	\$0 \$0	\$0 \$0	\$0
Pre-Tax Net Operating Income	\$0 \$0	\$0 \$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	2005	2006	2007
Assets				
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
Liabilities				
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
Shares				
Total Member Shares	\$0	\$0	\$0	\$0
Total Non-Member Shares	\$0	\$0	\$0	\$0
Total Shares	\$0	\$0	\$0	\$0
Net Worth				
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
Income and Expenses				
Income				
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
Expenses				
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	Fiscal Year	Fiscal Year	Fiscal Year
	Ending 2001	Ending 2002	Ending 2003	Ending 2004
Assets	1	•	1	
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
Liabilities				
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
Stockeholder's Equity	•			•
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
Income and Expenses		1		
Income				
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
Expenses				
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	Fiscal Year	Fiscal Year	Fiscal Year	
	Ending 2004	Ending 2005	Ending 2006	Ending 2007	
Assets					
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	
Average Assets	\$0	\$0	\$0	\$0	
Long Term Assets	\$0	\$0	\$0	\$0	
Total Assets	\$0	\$0	\$0	\$0	
Liabilities					
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	
Stockeholder's Equity					
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	
Income and Expenses					
Income					
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	
Expenses					
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	Fiscal Year	Fiscal Year	Fiscal Year	
	Ending 2004	Ending 2005	Ending 2006	Ending 2007	
Assets					
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	
Average Assets	\$0	\$0	\$0	\$0	
Long Term Assets	\$0	\$0	\$0	\$0	
Total Assets	\$0	\$0	\$0	\$0	
Liabilities					
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	
Stockeholder's Equity					
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	
Income and Expenses					
Income					
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	
Expenses					
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	