

Application and Lending Plan Evaluation Form

ECIP applicants will be evaluated and scored based on the following criteria. The Financial Ability and Proclivity and the Capacity to Execute on the Lending Plan sections may be used to determine investment amounts for individual applicants. In the event the ECIP is oversubscribed or exceeds the statutory set asides for asset size, the overall score may be used to determine investment amounts.

Financial Ability and Proclivity		Weighting (0 points)
1	Financial ability to pay dividends and interest payments (A minimum pro forma dividend/interest coverage ratio of 1 to 1 is required. The investment amount may be lowered in order to satisfy the minimum coverage ratio.)	Pass/Fail
Capacity to Execute on Lending Plan		Weighting (650 points)
1	<p>A. Track record that demonstrates the capacity to execute the lending plan, including the quality of the data provided in Question 1 of the ECIP application related to lending to LMI or minority individuals</p> <p>B. Financial ability to execute on the lending plan</p>	<p>Outstanding = 260 pts (100%) High Satisfactory = 234 pts (90%) Satisfactory = 208 pts (80%) Low Satisfactory = 182 (70%) Weak = 156 (60%)</p>
2	<p>A. Past experience managing federal programs or awards, Community Reinvestment Act examination findings and ratings or prior violations of fair lending laws and regulations.</p> <p>B. Proclivity to pay dividends and interest payments.</p>	<p>Outstanding = 130 pts (100%) High Satisfactory = 117 pts (90%) Satisfactory = 104 pts (80%) Low Satisfactory = 91 (70%) Weak = 78 (60%)</p>
3	Reasonableness of lending plan projections based on market size and condition	<p>Outstanding = 130 pts (100%) High Satisfactory = 117 pts (90%) Satisfactory = 104 pts (80%) Low Satisfactory = 91 (70%) Weak = 78 (60%)</p>
4	Internal capacity of the applicant (e.g., staffing and networks)	<p>Outstanding = 130 pts (100%) High Satisfactory = 117 pts (90%) Satisfactory = 104 pts (80%) Low Satisfactory = 91 (70%) Weak = 78 (60%)</p>

Responsiveness to Community Needs		Weighting (350 Points)
1	Lending plan demonstrates an understanding of all the institution's target markets, including the impact of COVID-19 on these markets, and is tailored to meet those needs.	Outstanding = 140 pts (100%) High Satisfactory = 126 pts (90%) Satisfactory = 112 pts (80%) Low Satisfactory = 98 (70%) Weak = 84 (60%)
2	Lending plan demonstrates an understanding of LMI individuals in target markets, including the impact of COVID-19 on LMI individuals, and is tailored to meet their needs.	Outstanding = 70 pts (100%) High Satisfactory = 63 pts (90%) Satisfactory = 56 pts (80%) Low Satisfactory = 49 (70%) Weak = 42 (60%)
3	Lending plan demonstrates an understanding of minority individuals and historically disadvantaged individuals in the institution's target markets who lack access to capital, including the impact of COVID-19 on those communities, and is tailored to meet their needs.	Outstanding = 70 pts (100%) High Satisfactory = 63 pts (90%) Satisfactory = 56 pts (80%) Low Satisfactory = 49 (70%) Weak = 42 (60%)
4	Community Outreach and Communication Plan that provides quantitative details and demonstrates the applicant consulted with the community and responded to their concerns.	Outstanding = 70 pts (100%) High Satisfactory = 63 pts (90%) Satisfactory = 56 pts (80%) Low Satisfactory = 49 (70%) Weak = 42 (60%)