



U.S. DEPARTMENT OF THE TREASURY

Emergency Capital Investment Program

Instructions for the Quarterly Supplemental Report for Credit Unions

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I. GENERAL INSTRUCTIONS

A. WHO MUST REPORT ON WHICH FORMS

Every institution (Participant) participating in the Emergency Capital Investment Program (ECIP) of the U.S. Department of the Treasury (Treasury) is required to submit a Quarterly Supplemental Report covering each full quarter after the closing date of its ECIP investment (the reporting period). The first Quarterly Supplemental Report will not be due until the effective date of these reporting forms. Participants are required to submit each Quarterly Supplemental Report concurrently with the Call Report Form 5300 (Call Report) of the Participant for the quarter covered by the Quarterly Supplemental Report, as set out in the ECIP Securities Purchase Agreement.

Participants are required to submit Schedule A–Summary Qualified Lending and Schedule B–Disaggregated Qualified Lending quarterly, covering the reporting period. Participants are required to submit Schedule C–Additional Demographic Data on Qualified Lending and Schedule D–Additional Place-based Data on Qualified Lending annually, covering each calendar year after the closing date of its ECIP investment. Schedules C and D will be due concurrently with the Quarterly Supplemental Report covering the quarter ending December 31 of each year. For example, if a Participant’s Quarterly Supplemental Report for the quarter ending December 31, 2023 is due on January 31, 2024, Schedules C and D covering lending from January 1, 2023 to December 31, 2023 will also be due on January 31, 2024.

The primary purpose of the Quarterly Supplemental Report is to establish the growth in Qualified Lending, as defined in the Glossary, by a Participant over the baseline amount of Qualified Lending reported in the Initial Supplemental Report submitted by the Participant. In addition, the Quarterly Supplemental Report may also be used to measure the impact of ECIP on targeted communities.

Credit unions should use these instructions to complete the Quarterly Supplemental Report. Insured depository institutions, bank holding companies, and savings and loan holding companies should use the Instructions for the Quarterly Supplemental Report for Insured Depository Institutions, Bank Holding Companies, and Savings and Loan Holding Companies, not this document. Participants must prepare and file the Quarterly Supplemental Report in accordance with these instructions.

The Quarterly Supplemental Report has four schedules:

- **Schedule A**–Summary Qualified Lending is used to collect the Qualified Lending and Deep Impact Lending, as defined in the Glossary, of a Participant for a given quarter. Schedule A is therefore used to establish the growth in a Participant’s Qualified Lending over its baseline Qualified Lending for the purposes of calculating the payment rate on the ECIP subordinated debt issued by the Participant.
- **Schedule B**–Disaggregated Qualified Lending is used to present further detail on the composition of the Participant’s Qualified and Deep Impact Lending.
- **Schedule C**–Additional Demographic Data on Qualified Lending collects additional demographic data on certain categories of Qualified Lending and Deep Impact Lending.
- **Schedule D**–Additional Place-based Data on Qualified Lending collects additional geographic data on certain categories of Qualified Lending and Deep Impact Lending.

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Schedules B, C and D will be used to better understand the composition of a Participant's Qualified Lending and to assess the impact of ECIP on targeted communities. All of the schedules must be completed using a spreadsheet template, available on the ECIP website, and uploaded to the ECIP Portal, as described below.

If you have general questions regarding this form, please contact the Emergency Capital Investment Program at ECIP@treasury.gov.

B. DEFINITIONS AND RULES OF PRACTICE

Unless otherwise stated, the Quarterly Supplemental Report and the Instructions for the Quarterly Supplemental Report incorporate the definitions and general rules of practice embodied in the Call Report, as well as the instructions pertaining thereto.

C. ORGANIZATION OF THESE INSTRUCTIONS

These instructions are divided into three sections:

1. General Instructions describing overall reporting requirements.
2. General Instructions and Line-Item Instructions for Schedule A–Summary Qualified Lending, Schedule B–Disaggregated Qualified Lending, Schedule C–Additional Demographic Data on Qualified Lending, and Schedule D–Additional Place-based Data on Qualified Lending.
3. A Glossary of terms.

D. SUBMISSION OF THE REPORT: SCHEDULE A–SUMMARY QUALIFIED LENDING

Each Participant must file its Schedule A–Summary Qualified Lending through the ECIP Portal using the following steps:

1. The person filling out the report must have a sign-on account with ID.me to validate his or her identity prior to accessing the ECIP Portal. Instructions for registering for an ID.me account can be found here: [ID.me registration instructions](#).
2. Download the Summary Qualified Lending Template corresponding to your institution type from the ECIP Portal. There are separate templates for credit unions and banks or holding companies. **Do not change any formatting, add rows or columns, or make any other alteration to the template.** Once filled out, the template must be uploaded in a .csv format.
3. Prepare your Qualified Lending data in accordance with these instructions and fill out the template. Do not enter commas, decimal points, dollar signs, letters, or symbols. Participants are strongly encouraged to enter zeros in any column or row for which the Participant does not have origination data to report. Blank cells will be treated as zeros. All fields must be completed. Please double-check all figures before submitting a report. Save the completed template as a local file on your computer or your network.

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- Log into the ECIP Portal online, click on the “Quarterly Supplemental Report” tab, and upload your template using the “Upload Files” button.
- Once uploaded, the “Summary Qualified Lending” tab will generate an output report based on the data entered in the template, which will look similar to the example table below. Review the output report and confirm that the data is presented accurately. If any data is incorrect, make changes to your .csv file and repeat the steps to upload the corrected report.

Quarterly Supplemental Report (QSR) Schedule A - Summary Qualified Lending													
Data Upload*													
ID	Lending Activity Categories	Total Originations				Qualified Lending Originations**				Deep Impact Lending Originations			
		(Column A) # of Originations	(Column B) \$ of Originations	(Column C) # of Originations	(Column D) \$ of Originations	(Column E) # of Originations	(Column F) \$ of Originations	(Column G) # of Originations	(Column H) \$ of Originations	(Column I) # of Originations	(Column J) \$ of Originations		
1	Non-commercial loans / lines of credit	1A	23	1B	\$ 5,780,152.00	1C	10	1D	\$ 20,000,000.00	1E	10	1F	\$ 10,000,000.00
2	Commercial loans / lines of credit	2A	0	2B	\$ -	2C	0	2D	\$ -	2E	0	2F	\$ -

- You will be presented with a Sum of Data Uploaded table and a Qualified Lending Summary table for the relevant year. The Sum of Data Uploaded table, like the example below, will sum the number and amount of originations based on the data reported in your .csv file. Please see the Line-Item Instructions for Schedule A–Summary Qualified Lending (Section II.B) in these instructions for more information on how items 3A – 3F are calculated. Review items 3A – 3F for accuracy. If the results do not match your expected results, please review the .csv file for any errors and upload a corrected version.

Sum of Data Uploaded													
3	Total	3A	23	3B	\$ 5,780,152.00	3C	10	3D	\$ 20,000,000.00	3E	10	3F	\$ 10,000,000.00

- The Qualified Lending Summary table for the relevant year, like the example below, provides several data points which will be aggregated by the system to inform the calculation of the payment rate. Please see the Line-Item Instructions for Schedule A–Summary Qualified Lending (Section II.B) in these instructions for more information on how items 4A – 4F are calculated.

Year X Qualified Lending Summary			
4A	Baseline Qualified Lending		\$ 100,000,000
4B	Initial Investment Amount		\$ 40,000,000
4C	Qualified Lending Reported by Year X Quarter	Qualified Lending	Deep Impact Lending
	Quarter 1	\$ 20,000,000	\$ 2,000,000
	Quarter 2	\$ 50,000,000	\$ 5,000,000
	Quarter 3	\$ 10,000,000	\$ 1,000,000
	Quarter 4	\$ 70,000,000	\$ 7,000,000
	Subtotal	\$ 150,000,000	\$ 15,000,000
4D	Qualified Lending in Year X ((Sum of Qualified Lending) + [2 * Sum of Deep Impact Lending]) in Year X)		\$ 180,000,000
4E	Difference between Qualified Lending in Year X and Baseline Qualified Lending (4D - 4A)		\$ 80,000,000
4F	Difference between Qualified Lending in Year X and Baseline Qualified Lending as a % of Initial Investment by Treasury (4E ÷ 4B)		200%

- You will be presented with Recipient Certification fields, like the example below. Either the CEO or CFO of the Participant must print their name in item 5A to sign the report, certifying that the amounts listed in the report are complete and accurate. Print the title of the person certifying the report in item 5B.

Recipient Certification	
5A	I, the undersigned CEO or CFO (or equivalents) of the Recipient, attest that this Quarterly Supplemental Report Schedule A has been prepared in conformance with the instructions issued by Treasury and is true and correct to the best of my knowledge and belief.
5B	Enter the title of the person certifying this report.

- Attach a narrative explanation of the methodology the Participant used to generate the data in

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lines 1-2, to enable Treasury to assess consistency with ECIP program requirements.¹ Provide a level of detail in the narrative that would allow your organization to reproduce the report at a later point in time. If there are specific systems or datasets that were used to produce the report, it may be helpful to provide specific references to those sources (*e.g.*, a report out of system X was used to calculate Y). Upload the narrative explanation as a PDF file, using the “Upload Files” button under the “Summary Qualified Lending Methodology” heading in the ECIP Portal.

10. Once the required fields are completed and the narrative uploaded, click “Save.”

E. SUBMISSION OF THE REPORT: SCHEDULE B–DISAGGREGATED QUALIFIED LENDING, SCHEDULE C–ADDITIONAL DEMOGRAPHIC DATA ON QUALIFIED LENDING, AND SCHEDULE D–ADDITIONAL PLACE-BASED DATA ON QUALIFIED LENDING

1. The person filling out the report must have a sign-on account with ID.me to validate his or her identity prior to accessing the ECIP Portal.
2. Download the template for the relevant schedule corresponding to your institution type from the ECIP Portal. There are separate templates for credit unions and banks or holding companies. **Do not change any formatting, add rows or columns, or make any other alteration to the template.** Once filled out, the template must be uploaded in a .csv format.
3. Prepare your disaggregated data in accordance with these instructions and fill out the template. Do not enter commas, decimal points, dollar signs, letters, or symbols. Participants are strongly encouraged to enter zeros in any column or row for which the Participant does not have origination data to report. Blank cells will be treated as zeros. All fields must be completed. Please double-check all figures before submitting a report. Save the completed template as a local file on your computer or your network.
4. Log into the ECIP Portal online, click on the “Quarterly Supplemental Report” tab, and upload your template using the “file upload” option.
5. Once uploaded, the relevant tab will generate an output report based on the data entered in the template. Review the output report and confirm that the data is presented accurately. If any data is incorrect, make changes to your .csv file and repeat the steps to upload the corrected report.
6. Attach a narrative explanation of the methodology the Participant used to generate the data in the schedules to enable Treasury to assess consistency with ECIP program requirements.² Provide a level of detail in the narrative that would allow your organization to reproduce the report at a later point in time. If there are specific systems or datasets that were used to produce the report, it may

¹ Treasury requires the Participant to provide a methodology narrative for the schedules. The Participant may combine these explanations into a single document and upload this document only once. Participants also have the option to provide and upload narratives for each schedule separately.

² See footnote a above.

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be helpful to provide specific references to those sources (e.g., A report out of system X was used to calculate Y). Upload the narrative explanation as a PDF file, using the “file upload” option under the “Disaggregated Qualified Lending Methodology” heading in the ECIP Portal.

7. Either the CEO or CFO of the Participant must print their name in item 17A to sign the report, certifying that the amounts listed in the report are complete and accurate. Print the title of the person certifying the report.
8. Click “Submit” to complete submission of the schedule.

F. LENDING ACTIVITY

In each Quarterly Supplemental Report, the Participant must report the number and amount of all Qualified Lending, as defined in the Glossary, for each quarter covered by the Quarterly Supplemental Report. Qualified Lending is a subset of Lending Activity, as defined in the Glossary and in this section of these instructions, and thus, a Participant should first identify its Lending Activity.

Components of Lending Activity. For purposes of the Quarterly Supplemental Report, Lending Activity includes:

- all new extensions of credit that would be reportable during the reporting period in the Call Report or equivalent regulatory report;
- loans originated and sold during the reporting period, even if not reportable in the Call Report or equivalent regulatory report due to such sale;
- purchases of or participations in loans during the reporting period made by non-depository CDFI loan funds that were originated within one year of purchase by the institution; and
- open-ended extensions of credit if the credit was originated during the reporting period.

Exclusions. Notwithstanding anything to the contrary in these instructions, Lending Activity excludes:

- any loans made under the Paycheck Protection Program;
- the portion of any loan for which, on the date of origination, a third party other than the U.S. government assumed the credit risk of the loan; and
- any loan that is an extension or renewal of any existing loan unless it involves an increase of 20% or more in the principal amount of the loan, in which case the entire loan amount, including the increase, is eligible for inclusion.

Originations. Report new loans and extensions of credit completed during the reporting period. Report loans originated and sold during the reporting period as long as the loan was not sold on the day of origination.

Lines of Credit. Report the full amount authorized (the maximum credit limit) for an open-ended extension of credit if the credit was established during the reporting period. For example, if the Participant established a \$2 million line of credit during the reporting period, include \$2 million in Lending Activity. A line of credit that is an extension or renewal of an existing line of credit is excluded from Lending Activity unless it involves an increase of 20% or more in the principal amount of the line of credit, in

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which case the entire authorized amount, including the increase, is eligible for inclusion. Funds drawn on a line of credit that was established before the reporting period must not be included in Lending Activity.

Loan Purchases. Report the purchase price for purchases of or participations in loans during the reporting period made by non-depository CDFI loan funds that were originated within one year of purchase by the institution.

Lending Activity Categories. The Lending Activity categories are defined based on the instructions to the Call Report. For example, Lending Activity reportable on Line 1 in Schedule A—Summary Qualified Lending is originations of loans that would be classified as “Non-commercial loans / lines of credit” on the Call Report or equivalent regulatory report. The Quarterly Supplemental Report measures loan originations, not loan balances. Do not report balances from the Call Report.

Mergers, Acquisitions or Business Combinations. If the Participant has completed a merger, acquisition, or other business combination with another institution after the date of closing of the ECIP investment, include the lending of the acquired institution in the Participant’s Quarterly Supplemental Report beginning with the first full quarter after the merger, acquisition or other business combination is completed. For example, if the Participant’s acquisition of another institution closed on April 15, 2025, including the lending of the acquired institution in the Participant’s Quarterly Supplemental Report beginning with the Quarterly Supplemental Report covering July 1, 2025 to September 30, 2025. In addition, the Participant must adjust its baseline as follows:

- If the acquired institution is also an ECIP participant, the Initial Supplemental Report that was submitted by the acquired ECIP participant will be used to calculate the Baseline Qualified Lending for the acquired institution.
- If the acquired institution is not an ECIP participant, the Participant must submit an Initial Supplemental Report for the acquired institution covering the annual period ending on the last day of the last completed quarter before the merger, acquisition or other business combination was completed. For example, if the Participant’s acquisition of another institution closed on April 15, 2025, submit an Initial Supplemental Report for the acquired institution covering the annual period ending on March 31, 2025. The Initial Supplemental Report for the acquired institution is due concurrently with the Participant’s first Quarterly Supplemental Report that includes the lending of the acquired institution. The Initial Supplemental Report for the acquired institution will be used to calculate the Baseline Qualified Lending for the acquired institution.

The Participant’s Baseline Qualified Lending will be adjusted by adding in the Baseline Qualified Lending for the acquired institution, which will be calculated based on the Initial Supplemental Report submitted by the acquired institution. For any merger, acquisition, or other business combination, for purposes of calculating the Participant’s dividend or interest rate based on the amount of Qualified Lending during the year in which the transaction occurred, Treasury will prorate the Baseline Qualified Lending reported by the acquired institution in its Initial Supplemental Report based on the portion of the relevant year after the transaction occurred. Subsequent rate adjustments will include the full Baseline Qualified Lending reported by the acquired institution in its Initial Supplemental Report.

Total Originations. In Schedule A and Schedule B, Participants should report their total Lending Activity for the reporting period in the columns that ask for “Total Originations,” including Lending Activity that is not Qualified Lending or Deep Impact Lending. In Schedule A—Summary Qualified

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Lending, “Total Originations” are reported in columns A and B. In Schedule B–Disaggregated Qualified Lending, “Total Originations” are reported in columns A and B. Activity that is excluded from Lending Activity, such as loan extensions or renewals unless there is an increase of 20% or more in the principal amount of the loan, must not be included in “Total Originations.”

G. QUALIFIED LENDING

Target Communities. Qualified Lending is a subset of Lending Activity. Lending Activity is considered Qualified Lending or Deep Impact Lending if it is made to one of the Target Communities in the table below. Refer to the Glossary to these instructions for further information on the categories of Target Communities. Only Lending Activity that can be verified as meeting the definition of Qualified Lending should be included in the Quarterly Supplemental Report.

Place-based Categories of Target Communities. To determine whether a loan is made to a place-based Target Community in the table below (for example, whether a loan is made to a Rural Community), use the address of the real property for loans collateralized by real property, and the address of the borrower for all other lending. In situations where a loan is made to finance one real property but is collateralized by another, use the address of the real property that is being financed. For example, if a Recipient originates a loan to finance the construction, development or purchase of property X, located in County A, but the loan is secured by a lien on property Y, located in County B, use the address of property X to determine whether the loan is made to a place-based Target Community.

Purchases of Loans Made by Non-depository CDFI Loan Funds. As noted above, Lending Activity includes purchases of or participations in loans during the reporting period made by non-depository CDFI loan funds that were originated within one year of purchase by the institution. These purchases or participations are only eligible to qualify as Qualified Lending or Deep Impact Lending if the underlying loan is made to a Target Community listed in the table below.

TABLE 1–TARGET COMMUNITIES

Categories of Target Communities	Qualified Lending	Deep Impact Lending
People	<ul style="list-style-type: none"> • LMI Borrowers • Other Targeted Populations 	<ul style="list-style-type: none"> • Low-income Borrowers • Mortgage lending to Other Targeted Populations
Places	<ul style="list-style-type: none"> • Rural Communities • Urban Low-Income Communities • Underserved Communities • Minority Communities 	<ul style="list-style-type: none"> • Persistent Poverty Counties • Indian Reservations and Native Hawaiian Homelands • U.S. Territories
Businesses	<ul style="list-style-type: none"> • Small Businesses or Farms 	<ul style="list-style-type: none"> • Underserved Small Business

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<p>Borrowers or projects that create direct benefits for LMI communities or to Other Targeted Populations</p>	<ul style="list-style-type: none"> • Affordable Housing: • Public Welfare and Community Development Investments if they primarily benefit LMI Borrowers or communities. • Community Service Facility 	<ul style="list-style-type: none"> • Deeply Affordable Housing • Public Welfare and Community Development Investments if they primarily benefit Low-income Borrowers, Minority borrowers, or Minority Businesses.
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II. SCHEDULE A–SUMMARY QUALIFIED LENDING

A. GENERAL INSTRUCTIONS FOR SCHEDULE A–SUMMARY QUALIFIED LENDING

Qualified Lending and Deep Impact Lending. In Schedule A–Summary Qualified Lending, report Deep Impact Lending in columns E and F. Only report Qualified Lending that is not Deep Impact Lending in columns C and D.

Loans to Multiple Target Communities. A loan or investment may be to more than one Target Community. For example, a loan may be made to a Low-income Borrower in a Persistent Poverty County. In Schedule A–Summary Qualified Lending, each loan must only be counted towards Qualified Lending or Deep Impact Lending once. If a loan is counted towards Deep Impact Lending, it may not also be counted towards Qualified Lending.

Narrative Explanation. Participants may determine which of their Lending Activity meets the definitions of Qualified Lending by: (i) geocoding their loans against the Place-based categories of Target Communities; (ii) using Home Mortgage Disclosure Act data; (iii) using any additional data fields that the Participant collects on its lending; and (iii) any other methodology or data which identifies Qualified Lending. Participants may not use proxies to determine their Qualified Lending; only lending that the Participant can verify as meeting the definition of Qualified Lending should be included. The narrative should describe which methodology, or combination of methodologies, Participants used to identify their Qualified Lending.

B. LINE-ITEM INSTRUCTIONS FOR SCHEDULE A–SUMMARY QUALIFIED LENDING

- 1 - 2.** For each of lines 1 and 2, report the number and amount of originations of the loans or investments described in the line number. For example, in line 1, report the number and amount of originations of loans that would be classified as “Non-commercial loans / lines of credit” on the Call Report or equivalent regulatory report. In column A, report the total number of loan originations or investments. In column B, report the dollar value of total loan originations or investments. In column C, report the number of loan originations or investments that meet the definition of Qualified Lending. In column D, report the dollar value of originations or investments that meet the definition of Qualified Lending. In column E, report the number of loan originations or investments that meet the definition of Deep Impact Lending. In column F, report the dollar value of originations or investments that meet the definition of Deep Impact Lending.
- 3A/B. Total Originations.** These items are the sum of all Lending Activity by the Participant for the reporting period. These amounts should equal the sum of columns A (items 1A + 2A) and B (items 1B + 2B), respectively.

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- 3C/D. Qualified Lending Originations.** These items are the sum of all Qualified Lending (excluding Deep Impact Lending) reported by the Participant for the reporting period. These amounts should equal the sum of columns C (items 1C + 2C) and D (items 1D + 2D), respectively.
- 3E/F. Deep Impact Lending Originations.** These items are the sum of all Deep Impact Lending reported by the Participant for the reporting period. These amounts should equal the sum of columns E (items 1E + 2E) and F (items 1F + 2F), respectively.
- 4A. Baseline Qualified Lending.** This item is the Baseline Qualified Lending reported by the Participant in its Initial Supplemental Report, adjusted as required in these instructions or otherwise.
- 4B. Initial Investment Amount.** This item is the initial investment amount made by Treasury in the Participant under ECIP.
- 4C. Qualified Lending Reported by Year X Quarter.** These items are the Qualified and Deep Impact Lending reported by the Participant in its Quarterly Supplemental Reports for a given year.
- 4D. Qualified Lending in Year X.** This item is the total Qualified Lending for the Participant for a given year, calculated by adding the sum of Qualified Lending and two (2) times the sum of Deep Impact Lending reported by the Participant in its Quarterly Supplemental Reports for a given year.
- 4E. Increase in Qualified Lending.** This item is the difference between the Qualified Lending in Year X reported by the Participant in its Quarterly Supplemental Reports for a given year and the Baseline Qualified Lending reported by the Participant in its Initial Supplemental Report, adjusted as necessary, calculated by subtracting item 4A from item 4D (i.e., item 4D – item 4A).
- 4F. Percentage Change in Qualified Lending.** This item is the Increase in Qualified Lending divided by the Initial Investment Amount, calculated by dividing item 4E by item 4B (i.e., item 4E ÷ item 4B).
- 5A. CEO or CFO Certification.** Either the CEO or CFO (or persons performing equivalent functions) of the Participant must electronically certify the accuracy of Schedule A by typing their name in item 5A.
- 5B. CEO or CFO Title.** Identify whether the certification in item 5B was provided by the CEO or CFO (or equivalent) of the Participant.

III. SCHEDULE B–DISAGGREGATED QUALIFIED LENDING

A. GENERAL INSTRUCTIONS FOR SCHEDULE B–DISAGGREGATED QUALIFIED LENDING

Schedule B–Disaggregated Qualified Lending collects Lending Activity by Qualified Lending or Deep Impact Lending category.

Loans to Multiple Target Communities. A loan or investment may be to more than one target community. For example, a loan may be made to a Low-income Borrower in a Persistent Poverty County.

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In Schedule B—Disaggregated Qualified Lending, report each loan in each applicable target community category. For example, a loan made to a Low-income Borrower in a Persistent Poverty County must be included in both columns G/H and S/T. The same loan or investment may be included in both Qualified Lending and Deep Impact Lending. Since a single loan may be reported in more than one column, Treasury expects that aggregating lending activity across columns (such as adding together items 2B through 2AL) will not equal values reported in Schedule A—Summary Qualified Lending and will not provide useful comparative data points.

Purchases of Loans Made by Non-depository CDFI Loan Funds. As noted above, Lending Activity includes purchases of or participations in loans during the reporting period made by non-depository CDFI loan funds that were originated within one year of purchase by the institution. In Schedule B, include as Deep Impact Lending purchases of or participations in loans during the reporting period made by **non-profit** non-depository CDFI loan funds that were originated within one year of purchase by the institution **AND** that were made to a Target Community listed under Deep Impact Lending in the table above (e.g., Persistent Poverty Counties). Purchases of or participations in loans during the reporting period made by **for-profit** non-depository CDFI loan funds may only be included as Qualified Lending and not Deep Impact Lending even if they were made to a Target Community listed under Deep Impact Lending in the table above.

B. LINE-ITEM INSTRUCTIONS FOR SCHEDULE B—DISAGGREGATED QUALIFIED LENDING

1. In line 1, report total originations of non-commercial loans / lines of credit (the sum of lines 2 through 12).
- 2–12 For each of lines 2 through 12 and lines 14 and 15, report originations of the loans or **and** investments described in the line number. For example, in line 2, report originations of **14–15.** loans that would be classified as “Unsecured credit card loans” on the Call Report or equivalent regulatory report. In columns A and B, report the number and dollar value of total loan originations or investments. In columns C through AL, report the number and dollar value of originations or investments that can be identified as having been made to the Target Community in the column heading, as defined in the Glossary. For example, in columns C and D, report the number and dollar value of originations or investments that were made to LMI Borrowers, as defined in the Glossary. In columns AE and AF, report the number and dollar value of originations or investments that are Public Welfare and Community Development Investments, as defined in the Glossary, if they primarily benefit LMI Borrowers or communities. In columns AK and AL, report the number and dollar value of originations or investments that are Public Welfare and Community Development Investments, as defined in the Glossary, if they primarily benefit Low-Income Borrowers, Minority borrowers, or Minority Businesses.
13. In line 13, report total originations of commercial loans / lines of credit (the sum of lines 14 and 15).
16. **Total.** Report the total for each column (line 1 + line 13).
- 17A. **CEO or CFO Certification.** Either the CEO or CFO (or persons performing equivalent functions) of the Participant must electronically certify the accuracy of Schedule B by typing their name in item 17A.

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- 17B. CEO or CFO Title.** Identify whether the certification in item 17A was provided by the CEO or CFO (or equivalent) of the Participant.

**IV. SCHEDULE C—ADDITIONAL DEMOGRAPHIC DATA ON
QUALIFIED LENDING**

**A. GENERAL INSTRUCTIONS FOR SCHEDULE C—ADDITIONAL DEMOGRAPHIC
DATA ON QUALIFIED LENDING**

Schedule C—Additional Demographic Data on Qualified Lending collects additional demographic data on certain categories of Qualified Lending or Deep Impact Lending.

For loans to LMI Borrowers (columns C and D in Schedule B), Other Targeted Populations (columns E and F in Schedule B), mortgage lending to Other Targeted Populations (columns I and J in Schedule B), and loans to Underserved Small Businesses (columns AA and AB in Schedule B), report the number and dollar value of loans disaggregated by the demographic categories in the column headings. There are two tabs for Schedule C – one for loans to LMI Borrowers, Other Targeted Populations, and mortgage lending to Other Targeted Populations, and one for loans to Underserved Small Businesses.

Loans to Borrowers in Multiple Demographic Categories. Loans to borrowers who identify across multiple demographic categories should be reported in each category to which they identify. For example, a loan to a borrower who identifies as both Black American and Hispanic American should be reported in both categories. A loan to a small business with gross annual revenues that do not exceed \$100,000 and is majority owned by a Minority should likewise be reported in both demographic categories.

**B. LINE-ITEM INSTRUCTIONS FOR SCHEDULE C—ADDITIONAL DEMOGRAPHIC
DATA ON QUALIFIED LENDING**

- 1.** In line 1, report total originations of non-commercial loans / lines of credit (the sum of lines 2 through 12).
- 2–12** For each of lines 2 through 12 and lines 14 and 15, report originations of the loans or **and** investments described in the line number. For example, in line 2, report originations of **14–15.** loans that would be classified as “Unsecured credit card loans” on the Call Report or equivalent regulatory report. In Schedule C—Additional Demographic Data for Qualified Lending, in each column, report the number or dollar value of total loan originations or investments, as applicable, to borrowers identified in the column heading. For example, in Schedule C1—Additional Demographic Data for Qualified Lending (People), report the number and dollar value of loans to borrowers with income at 50% or below of Area Median Income in columns A and B. In Schedule C2—Additional Demographic Data for Qualified Lending (Businesses), report the number and dollar value of loans to businesses with gross annual revenues that do not exceed \$100,000 in columns A and B.
- 13.** In line 13, report total originations of commercial loans / lines of credit (the sum of lines 14 and 15).
- 16. Total.** Report the total for each column (lines 1 + line 13).

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- 17A. CEO or CFO Certification.** Either the CEO or CFO (or persons performing equivalent functions) of the Participant must electronically certify the accuracy of Schedule C by typing their name in item 17A.
- 17B. CEO or CFO Title.** Identify whether the certification in item 17A was provided by the CEO or CFO (or equivalent) of the Participant.

V. SCHEDULE D—ADDITIONAL PLACE-BASED DATA ON QUALIFIED LENDING

A. GENERAL INSTRUCTIONS FOR SCHEDULE D—ADDITIONAL PLACE-BASED DATA ON QUALIFIED LENDING

Schedule D—Additional Place-based Data on Qualified Lending collects additional place-based data on certain categories of Qualified Lending or Deep Impact Lending.

For the place-based categories of Qualified Lending and Deep Impact Lending, report the counties, census tracts, or other geographic area the lending or investment was made to and the total number and dollar value of originations to each geographic area.

The following categories of lending or investment should be reported at the county level:

- Rural Communities (columns K and L in Schedule B) – Schedule D1
- Persistent Poverty Counties (columns S and T in Schedule B) – Schedule D5

Reporting at the county level is subject to a de minimis exemption threshold. Only for lending to Rural Communities (Schedule D1) and Persistent Poverty Counties (Schedule D5), counties that contain less than 5% of the Participant’s lending for that category by dollar value are excluded. For example, for lending to Rural Communities, the Participant should start with the total dollar value of originations in Rural Communities reported in Schedule B, item 12L. That lending should then be disaggregated by county, and the Participant should report in Schedule D1 lending to any counties that have 5% or more of the lending reported in Schedule B, item 12L.

The following categories of lending or investment should be reported at the census tract level:

- Urban Low-Income Communities (columns M and N in Schedule B) – Schedule D2
- Underserved Communities (columns O and P in Schedule B) – Schedule D3
- Minority Communities (columns Q and R in Schedule B) – Schedule D4

Report additional place-based data on lending to Indian Reservations and Native Hawaiian Homelands (columns U and V in Schedule B) on Schedule D6, disaggregated by the American Indian Area to which the lending was made.

Report additional place-based data on lending to U.S. Territories (columns W and X in Schedule B) on Schedule D7. Report the territory to which the lending or investment was made and for Puerto Rico, report the municipality name. That is, report lending or investment disaggregated by whether it was made

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to Guam, American Samoa, the U.S. Virgin Islands, the Northern Mariana Islands, and each municipality in Puerto Rico.

For each of the following categories of borrowers or projects that create direct benefits for LMI communities or to Other Targeted Populations, report each county the lending or investment was made to and the total number and dollar value of originations to each county on Schedule D8:

- Affordable Housing (columns AC and AD in Schedule B)
- Public Welfare and Community Development Investments that primarily benefit LMI Borrowers or communities (columns AE and AF in Schedule B)
- Community Service Facility (columns AG and AH in Schedule B)
- Deeply Affordable Housing (columns AI and AJ in Schedule B)
- Public Welfare and Community Development Investments that primarily benefit Low-Income Borrowers, Minority borrowers, or Minority Businesses (columns AK and AL in Schedule B)

**B. LINE-ITEM INSTRUCTIONS FOR SCHEDULE D–ADDITIONAL PLACE-BASED
DATA ON QUALIFIED LENDING**

Schedule D1 (Rural Communities), Schedule D2 (Urban Low-Income Communities), Schedule D3 (Underserved Communities), Schedule D4 (Minority Communities) and Schedule D5 (Persistent Poverty Counties)

Column A	Report the state
Column B	Report the name of the County or County Equivalent
Column C	Report the 5 digit FIPS code for the relevant geographic area. For reporting at the county level, report the FIPS code for the county. For reporting at the census tract level, report the FIPS code for the census tract.
Column D	Report the total number of originations in each county or census tract, as applicable
Column E	Report the total dollar value of originations in each county or census tract, as applicable

Schedule D6 (Indian Reservations & Native Hawaiian Homelands)

Column A	Report the American Indian Area name
Column B	Report the American Indian Area code
Column C	Report the 9-digit FIPS code for the area
Column D	Report the total number of originations in each area
Column E	Report the total dollar value of originations in each area

Schedule D7 (U.S. Territories or Puerto Rico)

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- Column A Report the U.S. Territory (Guam, American Samoa, the U.S. Virgin Islands, and the Northern Mariana Islands) or for Puerto Rico, report the name of the municipality.
- Column B Report the 9-digit FIPS code for the area
- Column C Report the total number of originations in each area
- Column D Report the total dollar value of originations in each area

Schedule D8 (Projects Benefiting LMI Communities or OTP)

- Column A Report the project or investment type (Affordable Housing; Public Welfare and Community Development Investments that primarily benefit LMI Borrowers or communities; Community Service Facility; Deeply Affordable Housing; Public Welfare and Community Development Investments that primarily benefit Low-income Borrowers, Minority borrowers, or Minority Businesses).
- Column B Report the state
- Column C Report the name of the county
- Column D Report the 5-digit FIPS code for the county
- Column E Report the total number of originations in each county
- Column F Report the total dollar value of originations in each county

VI. GLOSSARY

The following definitions apply to the Quarterly Supplemental Report and these instructions. Datasets referenced below that should be used to identify Qualified Lending and Deep Impact Lending will be updated periodically.

“Affordable Housing” means financing for any (1) affordable housing development project that has received a funding allocation under a state’s Low-Income Housing Tax Credit (LIHTC) program (9% or 4% credits), from a U.S. Department of Housing and Urban Development grantee utilizing HOME or Housing Trust Fund grant funds, or a project that has received funding from the Farm Labor Housing Direct Loans & Grants program or Housing Preservation Grants program at the U.S. Department of Agriculture; or (2) financing for any affordable housing units restricted to households earning below 60% of area median income for a period not less than 10 years, prorated based on the percentage that such units make up of the total number of housing units.

“Area Median Income” means the estimated median family income as defined in the latest “Census and Federal Financial Institutions Examining Council Estimated MSA/MD Median Family Income for CRA/HMDA Reports” (see <https://www.ffiec.gov/Medianincome.htm> for the latest version for 2020 CRA/HMDA Reports).

“Community Service Facility” means financing of a facility that is a “community service facility” as defined in 26 USC § 42(d)(4)(C)(iii) and that is underwritten on the basis of primarily serving Low-Income Borrowers or Other Targeted Populations or are sponsored by a unit of government to serve Low-Income Borrowers or Other Targeted Populations.

“Deep Impact Lending” is a subset of Qualified Lending. Lending Activity is considered Deep Impact Lending if it is made to one of the Target Communities listed in the “Deep Impact Lending” column in Table 1–Target Communities in these instructions.

“Deeply Affordable Housing” means financing for any (1) affordable housing units restricted to households earning below 30% of area median income³ for a period not less than 10 years, prorated based on the percentage that such units make up of the total number of housing units; or (2) Affordable Housing in a “high opportunity area” as defined by the Federal Housing Finance Agency in 12 C.F.R. § 1282.1(b).

“Indian Reservations and Native Hawaiian Homelands” means (1) an “Indian Reservation” as defined in the CDFI Fund regulations at 12 C.F.R § 1805.104 (i.e., any geographic area that meets the requirements of section 4(10) of the Indian Child Welfare Act of 1978 (25 U.S.C. 1903(10)), and shall include: land held by incorporated Native groups, regional corporations, and village corporations, as defined in or established pursuant to the Alaska Native Claims Settlement Act (43 U.S.C. 1602); public domain Indian allotments; and former Indian reservations in the State of Oklahoma); or (2) Hawaiian Home Lands.

“Lending Activity” means loan originations, investments or other activity that is eligible to be included in the Quarterly Supplemental Report, as explained further in the section of the General Instructions titled “Lending Activity.”

³ For the purposes of defining “Deeply Affordable Housing” only, “area median income” refers to the definition used in the restricting covenant or contract or by the developer of the housing unit. That is, if an affordable housing developer restricts units to households earning below 30% of area median income for a period not less than 10 years, those units would be considered “Deeply Affordable Housing.”

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“LMI Borrower” means having an income of not more than: (1) for borrowers in Metropolitan Areas, 120 percent of the area median income; and (2) for borrowers in Non-Metropolitan Areas, the greater of 120 percent of the area median income; or 120 percent of the statewide Non-Metropolitan area median income.

“Low-income Borrower” means having an income of not more than: (1) for borrowers in Metropolitan Areas, 80 percent of the area median income; and (2) for borrowers in Non-Metropolitan Areas, the greater of 80 percent of the area median income; or 80 percent of the statewide Non-Metropolitan area median income.

“Metropolitan Area” means an area designated as such by the Office of Management and Budget pursuant to 44 U.S.C. 3504(e) and 31 U.S.C. 1104(d) and Executive Order 10253 (3 C.F.R., 1949–1953 Comp., p. 758), as amended. For the Quarterly Supplemental Report, Participants must use the list of Metropolitan Areas posted to the ECIP website.

“Minority” means any Black American, Native American, Hispanic American, Asian American, Native Alaskan, Native Hawaiian, or Pacific Islander.

“Minority Business” means a business that is 51% or more owned by a Minority.

“Minority Communities” means a census tract where the majority of the population consists of Minorities. For the Quarterly Supplemental Report, Participants must use the list of Minority Communities posted to the ECIP website.

“Other Targeted Populations” means Minorities and, solely for CDFIs, populations designated as Other Targeted Populations for that CDFI pursuant to any regulation issued by the CDFI Fund.

“Persistent Poverty Counties” means any county, including county equivalent areas in Puerto Rico, that has had 20% or more of its population living in poverty over the past 30 years, as measured by the 1990 and 2000 decennial censuses and the 2011–2015 5- year data series available from the American Community Survey of the Bureau of the Census or any other territory or possession of the United States that has had 20% or more of its population living in poverty over the past 30 years, as measured by the 1990, 2000 and 2010 Island Areas Decennial Censuses, or equivalent data, of the Bureau of the Census. For the Quarterly Supplemental Report, Participants must use the list of Persistent Poverty Counties posted to the ECIP website.

“Public Welfare and Community Development Investments” means Public Welfare Investments made pursuant to 12 U.S.C. 24(eleventh) or 12 U.S.C. 338a as reported to an Participant’s primary federal financial regulator.

“Qualified Lending” is a subset of Lending Activity. Lending Activity is considered Qualified Lending if it is made to one of the Target Communities listed in Table 1–Target Communities in these instructions.

“Rural Communities” means areas within a county not contained within a Metropolitan Statistical Area, as defined in OMB Bulletin No. 15-01 and applied using 2010 census tracts. For the Quarterly Supplemental Report, Participants must use the list of Rural Communities posted to the ECIP website.

“Small Businesses or Farms” means a business or farm with gross annual revenues of \$1 million or less at the time of underwriting.

“Underserved Communities” means a local community, neighborhood, or rural district that is an “investment area” as defined in the CDFI Fund regulations at 12 CFR § 1805.201(b)(3)(ii). For the

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Quarterly Supplemental Report, Participants must use the list of Underserved Communities posted to the ECIP website.

“Underserved Small Business” means a business with gross annual revenues that do not exceed \$100,000 or that is majority owned by individual(s) who are Low-Income Borrowers or Other Targeted Populations.

“Urban Low-Income Communities” means a local community, neighborhood, or rural district in which the median family income (MFI) does not exceed (1) with respect to a census tract or block numbering area located within a Metropolitan Area, 80% of the Metropolitan Area MFI or the national Metropolitan Area MFI, whichever is greater, or (2) with respect to a census tract or block numbering area located outside of a Metropolitan Area, 80% of the statewide Non-Metropolitan Area MFI or the national Non-Metropolitan Area MFI, whichever is greater. For the Quarterly Supplemental Report, Participants must use the list of Urban Low-Income Communities posted to the ECIP website.

“U.S. Territories” means Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, and the Northern Mariana Islands.