**U.S. DEPARTMENT OF THE TREASURY**

# Emergency Capital Investment Program

## User Guide for Submission of the Initial Supplemental Report

The following guide is intended to aid users to access and submit the Initial Supplemental Report to Treasury. It is not the instructions for completing the substance of the report. Full instructions can be found on the Emergency Capital Investment Program (ECIP) webpage located here: ECIP Homepage
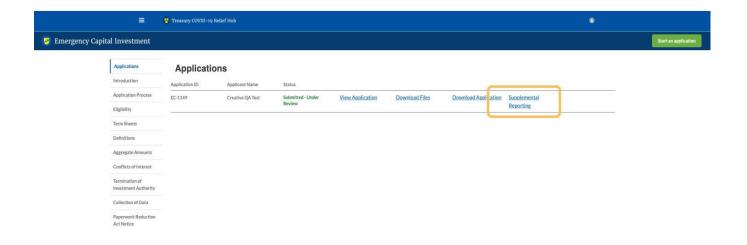
Contact the ECIP Team with any questions or concerns at ecip@treasury.gov.

## Table of Contents

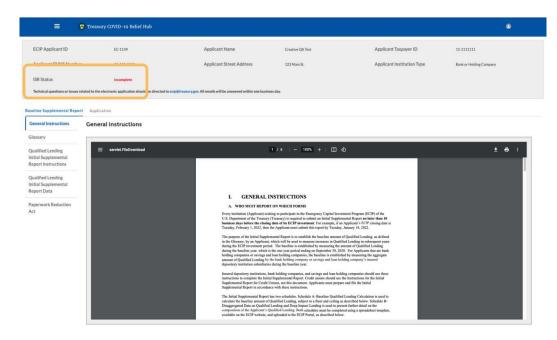## Getting Started

1. Start with this link: https://portal.treasury.gov/cares/s/ecip
   a. You will be required to log in using Id.me

2. After logging in you will be taken to the ECIP Applications page. You will see your application listed. Click the "Supplemental Reporting" link on the right side of the row.

Version 1

3. For your convenience, the guidance and instructions are included in tabs on the left side of the page. This includes complete guidance for your institution type, including details for filling in schedules A and B of the Initial Supplemental Report. Users are strongly encouraged to review all guidance and instructions prior to completing this report.
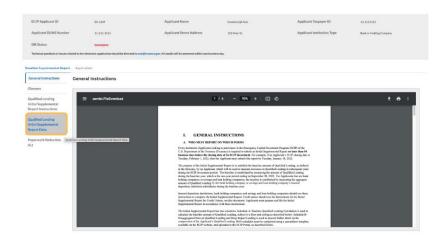
**TIP:** Note that the "ISR Status" in the header will indicate whether your report is complete or incomplete.



## Schedule A Reporting

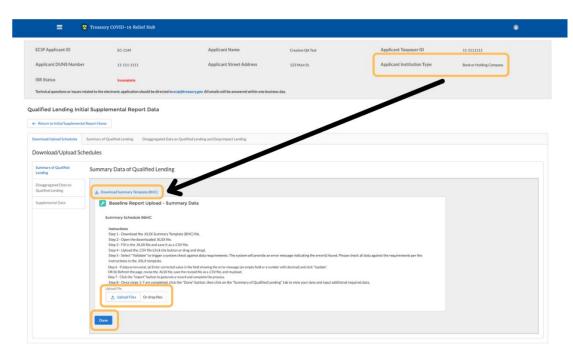4. Steps 4 – 14 cover downloading the Schedule A form, submitting the form, reviewing the data captured from the form, and certifying the submission. Note that for purposes of this guide, only images for insured depository instutions (IDIs) and holding companies are shown. The functionality and steps are the same for credit unions.

   To start, click on the "Qualified Lending Initial Supplemental Report Data" tab.
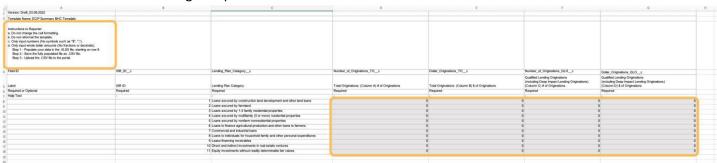
Version 1

5. You will be taken to the "Qualified Lending Initial Supplemental Report Data" page and the "Download/Upload Schedules" tab. Under the "Summary Data of Qualified Lending" header, click on the "Download Summary Template" link to download the blank summary template for your institution type. **The template will download as a .xlsx file but will need to be saved as a .csv file for proper upload.** Fill out the template in the gray sections only: Column D, Row 8 through Column G, Row 18 for IDIs and holding companies and Column D, Row 8 through Column G, Row 9 for credit unions. Only use numbers, i.e., NO dollar signs, decimals, characters, etc.
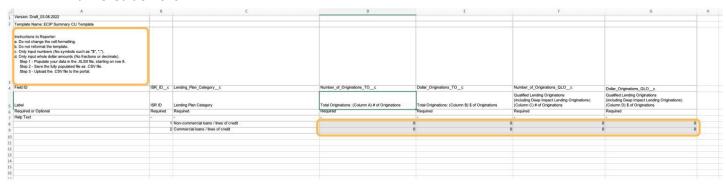
**Tip:** Basic instructions for downloading and uploading Schedule A appear on this page.



a. IDIs and Holding Companies

b. Credit Unions



6. Save the file to your local network or computer in .csv format. Log into the portal again, if necessary, and navigate to the "Qualified Lending Initial Supplemental Report Data" page and the "Download/Upload Schedules" tab. Click on the "Upload Files" button or drag and drop your completed Schedule A .csv file using the "Upload File" tool. Click "Done" in the pop-up window once the upload is complete.



7. After the data has been successfully uploaded, review the data for accuracy.

All cells should have a value present.

a. If a cell was left blank on the .csv file that was uploaded, those missing values will be converted to zeros.
b. No cells should be blank as you review the output report. If any cells are blank this is an indication that there was a non-allowable value in your template submission (letters, symbols, etc.).
c. If you have decimals in your .csv file, you will receive an error.

d. Refreshing the screen will remove the data and you can start over if you haven't imported the data yet. **Note that if you've already imported some data, the system will pull the last acceptable value that was last uploaded.**

**Tip:** Use the horizontal scrollbar as needed to see all of the data.

8. At this point in the process, the data is submitted but must be validated for errors. Click on the "Validate" button to validate the data. **You will receive a "Success" message when this step is done. This does not mean the upload was free from errors. Blank** cells mean the actual value uploaded contained a non-allowable character. The value can be fixed by updating it in the error box or the entire page can be refreshed to start over. Treasury recommends fixing your .csv file as the preferred method as this will ensure that your .csv file matches the data submitted to Treasury.

In the images below, we demonstrate a blank cell and the error message that results. This user forgot to enter number of total originations for row 1. Either the data can be fixed on the .csv file and reloaded or a value can be added directly into the error message correction prompt, followed by clicking "Validate" again.

9. Once you are certain that the data is complete and accurate, click the "Done" button at the bottom of the page to refresh the page. Following this, navigate to the "Summary of Qualified Lending" tab.



10. You will be presented with a series of tables. Note that some tables may be hidden. To unhide those tables, click on right facing arrow to expand the view. For example, in the image below, circled in red, data under the "Data Calculations" and "Recipient Input" sections needs to be expanded.

**Tip:** The "Certify" button will be grayed-out until required inputs are completed.

11. Review the "Data Calculations" section.  See the guidance and instructions for more information about each of the fields.



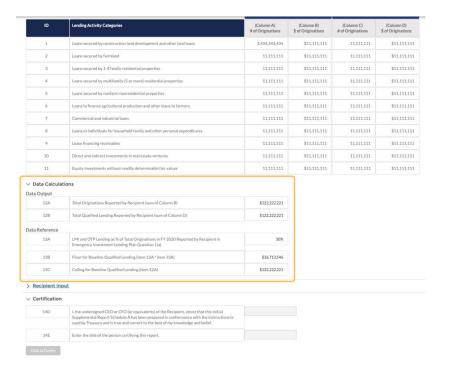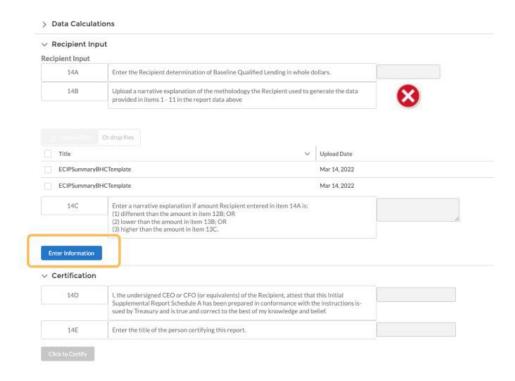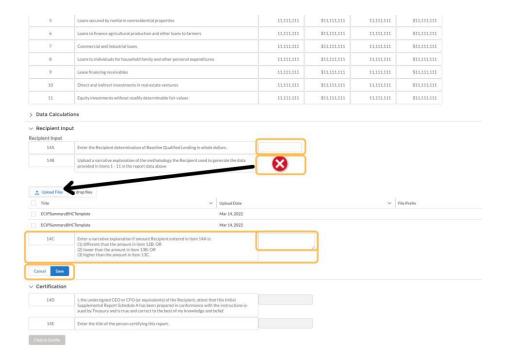| ID | Lending Activity Categories | (Column A) # of Originations | (Column B) $ of Originations | (Column C) # of Originations | (Column D) $ of Originations |
|---|---|---|---|---|---|
| 1 | Loans secured by construction land development and other land loans | 3,434,343,434 | $11,111,111 | 11,111,111 | $11,111,111 |
| 2 | Loans secured by farmland | 11,111,111 | $11,111,111 | 11,111,111 | $11,111,111 |
| 3 | Loans secured by 1-4 family residential properties | 11,111,111 | $11,111,111 | 11,111,111 | $11,111,111 |
| 4 | Loans secured by multifamily (5 or more) residential properties | 11,111,111 | $11,111,111 | 11,111,111 | $11,111,111 |
| 5 | Loans secured by nonfarm nonresidential properties | 11,111,111 | $11,111,111 | 11,111,111 | $11,111,111 |
| 6 | Loans to finance agricultural production and other loans to farmers | 11,111,111 | $11,111,111 | 11,111,111 | $11,111,111 |
| 7 | Commercial and industrial loans | 11,111,111 | $11,111,111 | 11,111,111 | $11,111,111 |
| 8 | Loans to individuals for household family and other personal expenditures | 11,111,111 | $11,111,111 | 11,111,111 | $11,111,111 |
| 9 | Lease financing receivables | 11,111,111 | $11,111,111 | 11,111,111 | $11,111,111 |
| 10 | Direct and indirect investments in real estate ventures | 11,111,111 | $11,111,111 | 11,111,111 | $11,111,111 |
| 11 | Equity investments without readily determinable fair values | 11,111,111 | $11,111,111 | 11,111,111 | $11,111,111 |

∨ Data Calculations

Data Output

| 12A | Total Originations Reported by Recipient (sum of Column B) | $122,222,221 |
|---|---|---|
| 12B | Total Qualified Lending Reported by Recipient (sum of Column D) | $122,222,221 |

Data Reference

| 13A | LMI and OTP Lending as % of Total Originations in FY 2020 Reported by Recipient in Emergency Investment Lending Plan Question 1(a) | 30% |
|---|---|---|
| 13B | Floor for Baseline Qualified Lending (item 12A * item 13A) | $36,713,546 |
| 13C | Ceiling for Baseline Qualified Lending (item 12A) | $122,222,221 |

> Recipient Input

∨ Certification

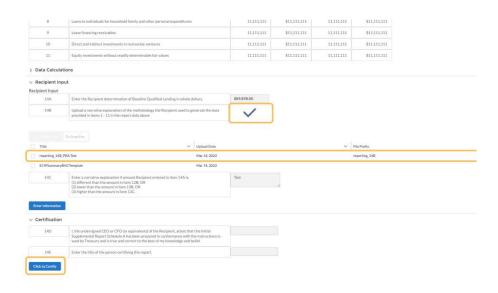| 14D | I, the undersigned CEO or CFO (or equivalents) of the Recipient, attest that this Initial Supplemental Report Schedule A has been prepared in conformance with the instructions issued by Treasury and is true and correct to the best of my knowledge and belief. | |
|---|---|---|
| 14E | Enter the title of the person certifying this report. | |

Click to Certify

12. Open the "Recipient Input" section and then click the "Enter Information" button.  The screen will refresh to allow data entry.  All program participants are required to enter their official baseline estimate at this point.  See the guidance and instructions for more information.  Be sure to enter the required narratives.  Note that the methodology narrative is uploaded, as shown in the second image below.  However, the conditional narrative for row 14c for IDIs and holding companies or row 5c for credit unions is entered directly into the text box appearing on the page.  Once all elements are completed, click the "Save" button.



> Data Calculations

∨ Recipient Input

Recipient Input

| 14A | Enter the Recipient determination of Baseline Qualified Lending in whole dollars. | |
|---|---|---|
| 14B | Upload a narrative explanation of the methodology the Recipient used to generate the data provided in items 1 - 11 in the report data above | ❌ |

Or drop files

| ☐ | Title | | Upload Date |
|---|---|---|---|
| ☐ | ECIPSummaryBHCTemplate | | Mar 14, 2022 |
| ☐ | ECIPSummaryBHCTemplate | | Mar 14, 2022 |

| 14C | Enter a narrative explanation if amount Recipient entered in item 14A is: (1) different than the amount in item 12B; OR (2) lower than the amount in item 13B; OR (3) higher than the amount in item 13C. | |
|---|---|---|

Enter Information

∨ Certification

| 14D | I, the undersigned CEO or CFO (or equivalents) of the Recipient, attest that this Initial 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. | |
|---|---|---|
| 14E | Enter the title of the person certifying this report. | |

Click to Certify

8

13. Click on certify "Click to Certify" button to enable data entry in the "Certification" fields. Either the CEO or CFO is required to sign the certification by entering their name and title.

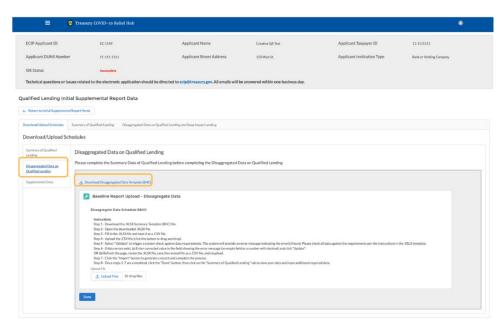**Tip:** The CEO or CFO do not have to be logging into their own ID.me accounts to sign the electronic form.

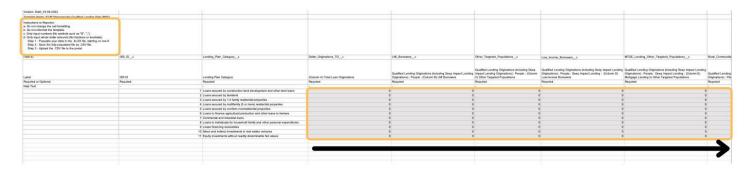14. Click on the "Click to Certify" button to complete the process.

# Schedule B Reporting

15. Steps 15 – 22 cover downloading the Schedule B form, submitting the form, reviewing the data captured from the form, and certifying the submission. Note that for purposes of this guide, only images for the IDIs and holding companies are shown. The functionality and steps are the same for credit unions.

    Follow steps 1-3 to log in if you are completing Schedule B in another session. To start, click on the "Disaggregated Data on Qualified Lending" tab.

16. Click on the "Download Disaggregated Data Template" link to download a blank Schedule B template for your institution type. **The template will download as a .xlsx file but will need to be saved as a .csv file for proper upload. Fill out the template in the gray section only. Only use numbers, i.e., NO dollar signs, decimals, characters, etc.**



17. Fill out the template and save it as a .csv file to your local network or computer.
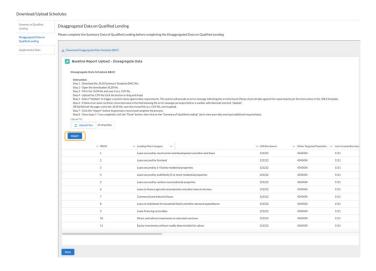    **Tip:** Be sure that all columns for which you have data are completed. The table is wide, so you will need to scroll accordingly.
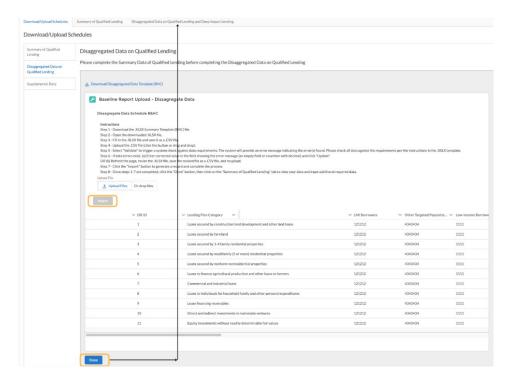
18. Log into the portal again, if necessary, and navigate to the "Disaggregated Data on Qualified Lending" page and the "Download/Upload Schedules" tab. Click on the "Upload Files" button or drag and drop your completed.csv file using the "Upload File" tool. Click "Done" in the pop-up window once the upload is complete.  Click on the "Validate" button.
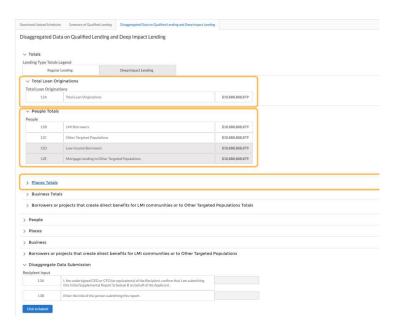


19. The screen will refresh and an "Import" button will now be available.  Click the "Import" button, then the "Done" button at the bottom of the page to refresh the screen.
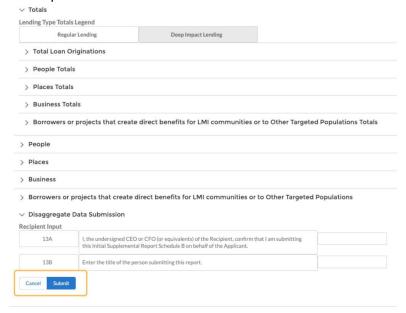
Version 1

20. A "Disaggregated Data on Qualified Lending and Deep Impact Lending" tab will be available now. Click on it.



21. Similar to step 10 above, click on the arrow for each closed section to review the data for accuracy. Because the input table is very wide, Treasury displays the columns in parts rather than as a unified whole. Click on the "Click to Submit" button. This will refresh the screen and make the final submission page available.

Version 1

22. To complete the submission, the CEO or CFO should enter their name and title and click on the "Submit" button to complete submission of Schedule B.



Contact the ECIP Team with any questions or concerns at ecip@treasury.gov.

Resources on the Initial Supplemental Report are available on the ECIP webpage: ECIP webpage link