



## Updated - FY 2015 CDFI Program and NACA Program FA and TA Application Excel Workbook Errors

**Updated November 4, 2014**

Application Excel Workbook	Problem	Solution
Tab 4 –Purpose (NACA FA Applicants Only)	I receive an error message stating “outside of award range” in the “Total FA Request” column in the Award Request Table Number 4 when I enter a FA award request above \$750,000.	Applicants should ignore the error message and request a NACA FA amount up to \$1 million. This error will not prevent an Applicant from submitting their application. Applicants will not be penalized because of this error in the Excel Workbook.
Tab 5 –Products (All Applicants)	I am only able to enter the “Fees” associated with my financial products as whole numbers in the Product Design Chart. What should I do?	Applicants should round their fees to the nearest whole number and make a note of the correct percentage or dollar amount in the field that allows additional description of each financial product.
Tab 5 –Products (All Applicants)	The Income and Race/ Ethnicity Characteristics grouping is showing the Customer Snapshot Table as “Incomplete” if the percentages do not total exactly 100%. Although the numeric totals match cell M18, the grouping is listed as incomplete. What should I do?	If the numeric totals match cell M18, Applicants should ignore the incomplete field. This error message will not prevent Applicants from submitting their application. Applicants will not be penalized because of this error in the Excel Workbook.
Tab 9 – Performance (Regulated CDFIs)	The Loan & Lease Loss Coverage Ratio on row 182 is not calculating correctly. What should I do?	Applicants should state the correct ratio in the Performance section of the Narrative Template. This error will not prevent an Applicant from submitting their application. Applicants will not be penalized because of this error in the Excel Workbook. The CDFI Fund will use the correct ratio when evaluating the application.
Tab 9- Performance (All Applicants) (updated October 29, 2014)	The current year Loan Loss Reserves for Unregulated CDFIs and Allowance for Loans & Lease Losses for Banks and Credit Unions (Line 181 LM) is not displaying correctly. This makes the Loan Loss Reserve Ratio (Unregulated CDFIs) and Loan and Lease Loss Coverage Ratio (Banks and Credit Unions) not calculate correctly along with the associated MPS ratio. What should I do?	Applicants should state the correct number and corresponding ratio in the Performance section of the Narrative Template and discuss if they meet or fail the ratio as appropriate. This error will not prevent an Applicant from submitting their application. Applicants will not be penalized because of this display error in the Excel Workbook. The CDFI Fund will use the correct numbers and ratios when evaluating the application.



Application Excel Workbook	Problem	Solution																					
Tab 9 – Performance ( <u>Credit Union CDFIs</u> )	The Net Worth/Total Assets ratio is not calculating in the Financial MPS Ratios for Credit Union CDFIs table for the three historic years and current year. This figure stays at 0% no matter what is entered into cells 414 and 126 in the Input Sheet tab. What should I do?	Applicants should state the correct ratios in the in the Performance section of the Narrative Template. This error will not prevent an Applicant from submitting their application. Applicants will not be penalized because of this error in the Excel Workbook. The CDFI Fund will use the correct ratio when evaluating the application.																					
Tab 9 - Performance ( <u>Unregulated CDFIs</u> )	The <u>Total PAR (90+) Minimum Prudent Standard (MPS) Ratio</u> and <u>Annual Net Loan Loss MPS Ratio</u> for Applicants with a Consumer Finance, Microenterprise, or Small Business Primary Line of Business in the Performance Tab 9 are different from FY 2014 MPS ratios. What are the correct MPS ratios and what should I do?	<p>The table below lists the correct MPS ratios for Total PAR 90+ and Annual Net Loan Loss by Primary Line of Business. The MPS ratios for Consumer Finance, Microenterprise, and Small Business ratios are displaying incorrectly on the Performance Tab. Applicants should state the correct ratio in the Performance section of the Narrative Template if they meet the ratio but the Workbook shows it as failed. The CDFI Fund will use the correct ratio when evaluating the application.</p> <table border="1" data-bbox="824 1108 1429 1816"> <thead> <tr> <th data-bbox="824 1108 1076 1255"><b>Primary Line of Business</b></th> <th data-bbox="1076 1108 1247 1255"><b><u>Total PAR (90+) MPS Ratio</u></b></th> <th data-bbox="1247 1108 1429 1255"><b>Annual Net Loan Loss MPS Ratio</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="824 1255 1076 1360">Affordable Housing</td> <td data-bbox="1076 1255 1247 1360">7%</td> <td data-bbox="1247 1255 1429 1360">3%</td> </tr> <tr> <td data-bbox="824 1360 1076 1465">Consumer Finance*</td> <td data-bbox="1076 1360 1247 1465">12%</td> <td data-bbox="1247 1360 1429 1465">9%</td> </tr> <tr> <td data-bbox="824 1465 1076 1570">Microenterprise*</td> <td data-bbox="1076 1465 1247 1570">12%</td> <td data-bbox="1247 1465 1429 1570">9%</td> </tr> <tr> <td data-bbox="824 1570 1076 1675">Small Business*</td> <td data-bbox="1076 1570 1247 1675">10%</td> <td data-bbox="1247 1570 1429 1675">5%</td> </tr> <tr> <td data-bbox="824 1675 1076 1780">Intermediary Lending</td> <td data-bbox="1076 1675 1247 1780">7%</td> <td data-bbox="1247 1675 1429 1780">3%</td> </tr> <tr> <td data-bbox="824 1780 1076 1816">Community Facilities</td> <td data-bbox="1076 1780 1247 1816">7%</td> <td data-bbox="1247 1780 1429 1816">3%</td> </tr> </tbody> </table> <p data-bbox="824 1816 1429 1848"><i>*Displaying incorrectly on Performance Tab 9</i></p>	<b>Primary Line of Business</b>	<b><u>Total PAR (90+) MPS Ratio</u></b>	<b>Annual Net Loan Loss MPS Ratio</b>	Affordable Housing	7%	3%	Consumer Finance*	12%	9%	Microenterprise*	12%	9%	Small Business*	10%	5%	Intermediary Lending	7%	3%	Community Facilities	7%	3%
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<p>Tab 10 – Projections (<u>All CDFIs</u>)</p> <p>(updated November 4, 2014)</p>	<p>Is the current year and 3-Year projected trend line charts correctly displaying information below the Financial MPS Ratios Table?</p>	<p>The trend line charts below the Financial MPS Ratios Table are not displaying the correct information for the current year and first projected year. Applicants will not be penalized because of this error in the Excel Workbook. The CDFI Fund will use the correct ratio when evaluating the application.</p>
<p>Tab 10 – Projections (<u>Credit Union CDFIs</u>)</p>	<p>The 3-Year Projected Average column in the Financial MPS Ratios for Credit Union CDFIs table is locked so data cannot be entered for any of the ratios, except for Net Worth/Total Assets, which automatically calculates. What should I do?</p>	<p>Applicants should state the correct ratios in the Projections section of the Narrative Template. This error will not prevent an Applicant from submitting their application. Applicants will not be penalized because of this error in the Excel Workbook.</p>
<p>Tab 10 – Projections (<u>Credit Union CDFIs</u>)</p>	<p>The Net Worth/Total Assets ratio does not calculate because Input Sheet identifier 414 is grayed out for the projected years. What should I do?</p>	<p>Applicants should state the correct ratios in the Projections section of the Narrative Template. This error will not prevent an Applicant from submitting their application. Applicants will not be penalized because of this error in the Excel Workbook.</p>
<p>Tab 10 – Projections (<u>Unregulated CDFIs</u>)</p>	<p>Is the 3-Year Projected Average calculating correctly in the Financial MPS Ratios for Unregulated CDFIs Table?</p>	<p>The 3 year projections are calculating based on the historical information, not the projected data for unregulated CDFIs. Applicants should state the correct ratios in the Projections section of the Narrative Template. Applicants will not be penalized because of this error in the Excel Workbook. The CDFI Fund will use the correct ratio when evaluating the application.</p>
<p>Tab 10 – Projections (<u>Bank / Bank Holding Company CDFIs</u>)</p>	<p>The 3-Year projected Average for line 106J (Tier One Leverage Capital) is locked. What should I do?</p>	<p>Applicants should state the correct ratio in the Projections section of the Narrative Template. This error will not prevent an Applicant from submitting their application. Applicants will not be penalized because of this error in the Excel Workbook.</p>
<p>Tab 10 – Projections (<u>Bank/Bank Holding Company CDFIs</u>)</p>	<p>Banks cannot enter the current year data in the Financial MPS Ratios for Bank and Bank Holding Company CDFIs table. What should I do?</p>	<p>The current year data for the Financial MPS Ratios on the Projections Tab is duplicated from the Performance Tab. As long as Applicants complete the information on the Performance Tab, the CDFI Fund will have the information and the applicant will not be penalized for this error.</p>