

# Required Materials for Becoming an SSBCI Participating Lender

TYPE OF INSTITUTION	RATINGS	PERFORMANCE REPORTS	CERTIFICATIONS
Insured depository institutions (including depository CDFIs)		<ul style="list-style-type: none"> <li>• Uniform Banking Performance Report (UBPR) showing that commercial loans and leases comprise a significant part of the institution's assets.</li> <li>• A UBPR peer group analysis showing that the institution's percentage of non-current loans and leases does not exceed its peer group average (UBPR reports may be obtained at <a href="http://www.ffiec.gov/UBPR.htm">www.ffiec.gov/UBPR.htm</a>).</li> </ul>	Self-certification that the institution is not operating under any formal enforcement action with its primary federal regulator that addresses unsafe or unsound lending practices.
Federally-insured credit unions (including CDFI credit unions)		Financial Performance Reports (FPRs) from the NCUA.	Self-certification that the institution is not operating under any formal enforcement action with its primary federal regulator that addresses unsafe or unsound lending practices.
CDFIs (excluding insured depositories and credit unions)	AERIS rating	<ul style="list-style-type: none"> <li>• Annual report with audited financial statements.</li> <li>• State supervisory or regulatory information.</li> </ul>	