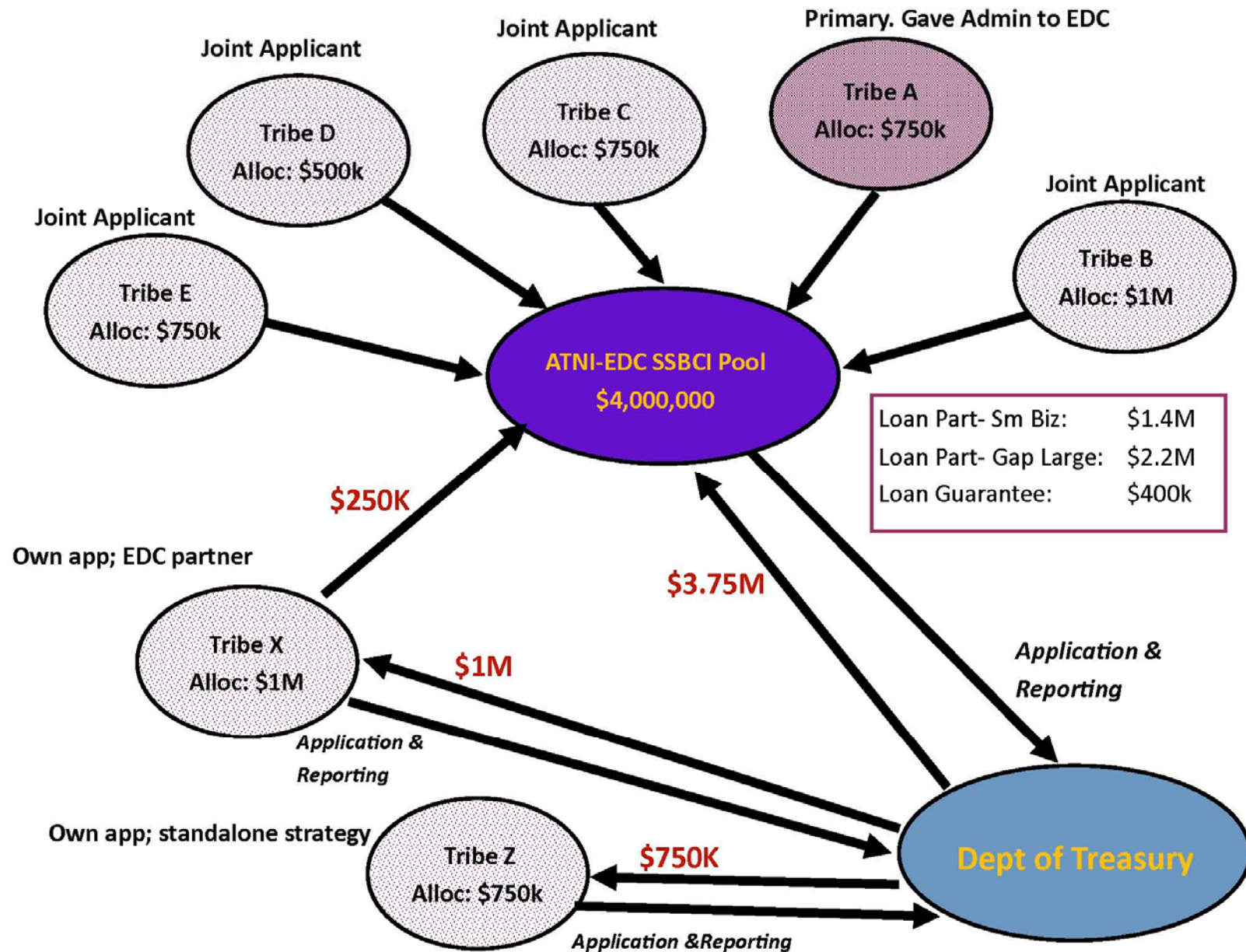


ATNI-EDC Regional SSBCI Strategy



ATNI-EDC as Regional SSBCI Administrator



ATNI-EDC SSBCI Reg. Strategy

- ▶ Loan Participation to support Small Businesses

- ▶ 35% of overall allocation
- ▶ Max Leverage Ratio: 1.41

- ▶ Loan Participation for Bridge Financing Large Projects

- ▶ 55% of overall allocation
- ▶ Max Leverage Ratio: 16.81

- ▶ Loan Guarantee (80%)

- ▶ 10% overall allocation
- ▶ Max Leverage Ratio: 8.90
- ▶ **Total max Leverage Ratio: 10.63**



Loan Participation- Small Biz

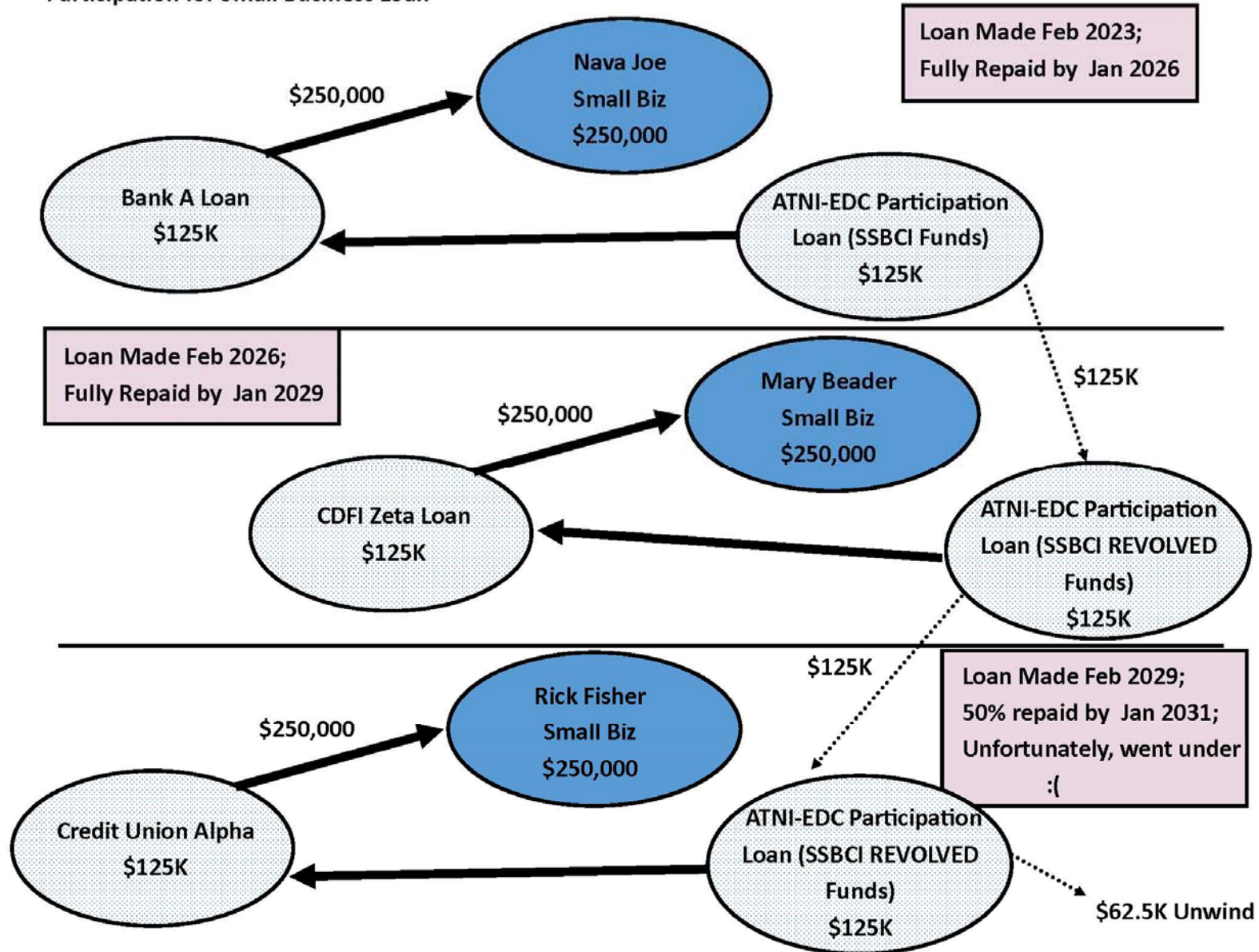
Loan Participation Program

Program	
Program Name:	Sm Biz Loans and support
Output	
Maximum Leverage Ratio:	1.41
General Assumptions	
Amount to be Allocated to Program	\$ 1,400,000
Time until recycling (yrs)	5
Time Horizon (yrs)	10
Average % Participation	50%
Assumed Loss %	10%

Portfolio Composition Assumptions		
Loan Tenor (yrs)	Multiple	% of total portfolio
1	4.60	5%
3	1.90	25%
5	1.00	60%
10	1.00	10%
Total		100%



Participation for Small Business Loan



Loan Participation: Bridge Financing for Large Projects

Loan Participation Program

Program	
Program Name:	Bridge financing on large proj
Output	
Maximum Leverage Ratio:	16.81
General Assumptions	
Amount to be Allocated to Program	\$ 2,200,000
Time until recycling (yrs)	3
Time Horizon (yrs)	10
Average % Participation	15%
Assumed Loss %	5%

Portfolio Composition Assumptions

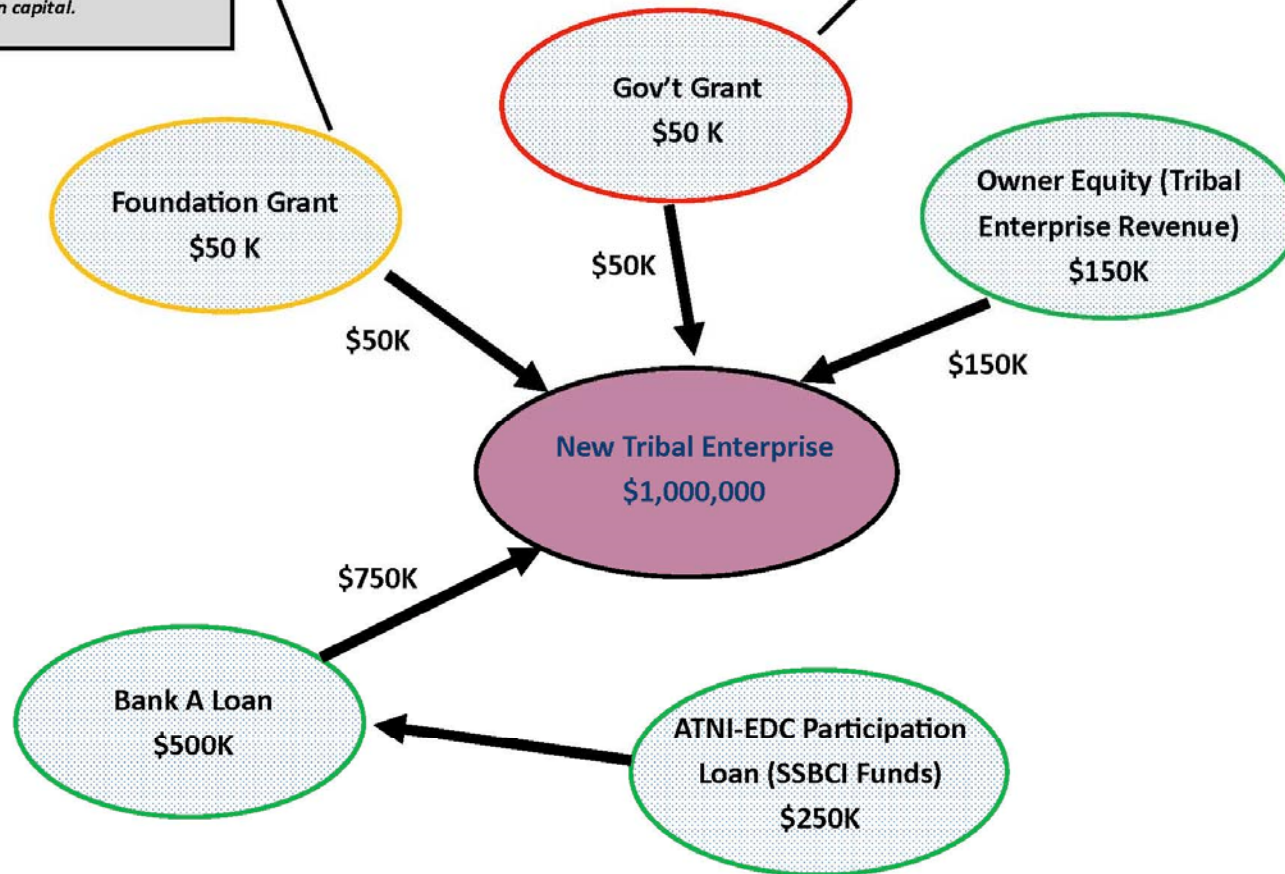
Loan Tenor (yrs)	Multiple	% of total portfolio
1	5.75	10%
3	2.90	75%
5	1.95	7%
10	1.00	8%
Total		100%



Participation for Tribal Enterprise Project

MAY not count towards 10:1 leverage; Treasury is providing guidance; Counts if it is a grant to a CDFI for loan capital.

DOES not count towards 10:1 leverage



Loan Guarantee at 80%

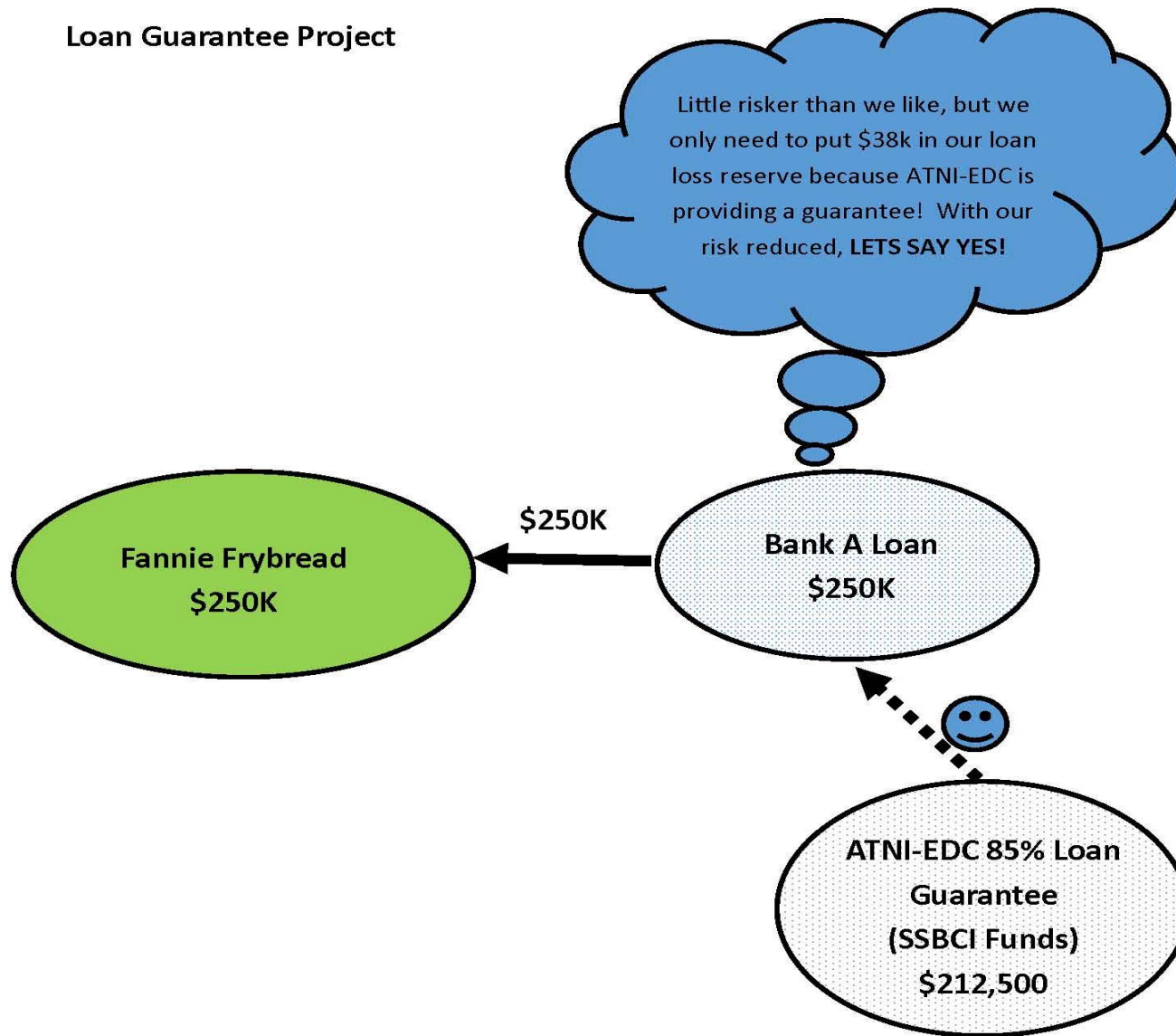
Loan Guarantee Program

Program	
Program Name:	80% Loan Guarantee
Output	
Maximum Leverage Ratio:	8.90
General Assumptions	
Amount to be Allocated to Program	\$ 400,000
Time until recycling (yrs)	3
Time Horizon (yrs)	10
Average % Loan Guarantee	80%
% of Guarantee set aside as cash reserve	25%
Assumed loss %	10%

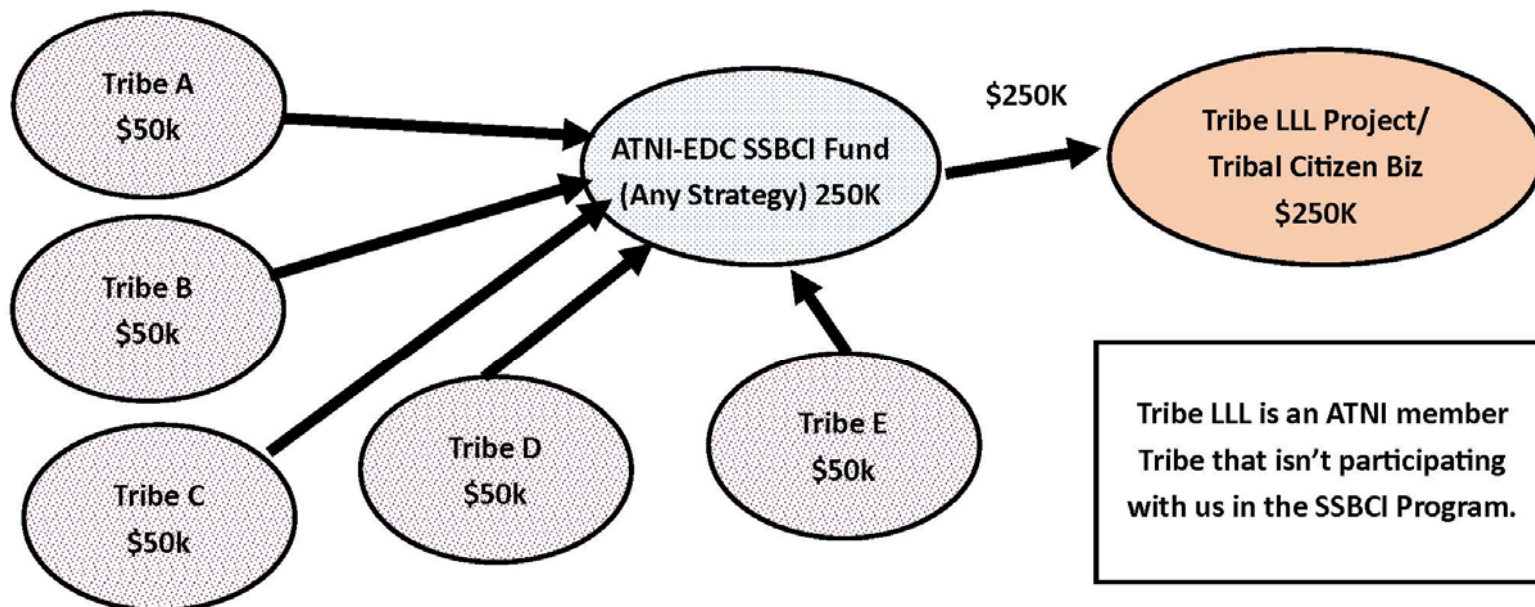
Portfolio Composition Assumptions		
Loan Tenor (yrs)	Multiple	% of total portfolio
revolving	1.5	20%
1	5.5	5%
3	2.8	25%
5	1.9	50%
10	1	0%
Total		100%



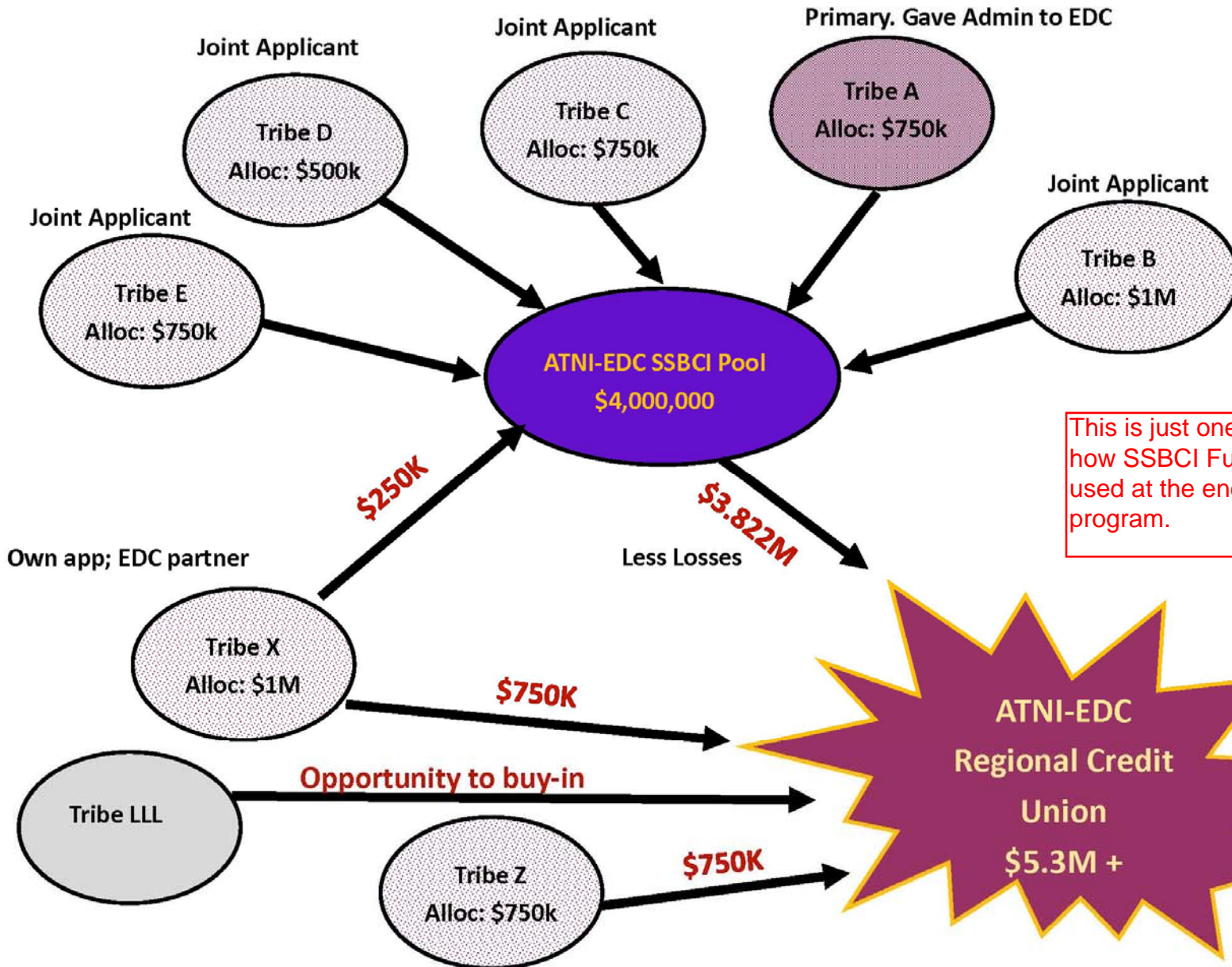
Loan Guarantee Project



Allocation Distributions



Amber's Radical Unwind Strategy



This is just one option of how SSBCI Funds may be used at the end of the program.

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