

Community Development Decision Flow Chart

Is the activity a
LOAN

Is the loan HMDA reportable or reported as commercial real estate, farmland, agricultural or commercial/ industrial on the Call Report or Thrift Financial Report?

YES

YES

NO

For ISB:* Do you want the loan to be considered as CD?

IF 'NO' STOP

YES

Does loan support multifamily housing?

IF 'NO' STOP

YES

Does the activity meet one of the four CD purposes?

- Affordable housing
- Community services targeting low- and moderate-income individuals
- Economic development
- Revitalize or stabilize

IF 'NO' STOP

YES
= Community Development Activity

Is the activity an
INVESTMENT

Is the activity a
SERVICE

Is the activity related to the provision of financial services? (Did bank personnel use their financial expertise?)

IF 'NO' STOP

YES



*See CRA Q&A §_12(h) #3