



CRA Loan Data Collection Grid

This publication is intended as a quick guide for identifying CRA loan data reporting categories. It is designed for bank CEOs, presidents, CRA and compliance officers, and others who have an interest in the CRA loan data collection process. Refer to Regulation BB, Regulation C and the instructions for the preparation of the Consolidated Reports of Condition and Income for more detailed information.

Revised October 2020

Loans Made to For-Profit Entities

Classification for CRA Data Collection

Type of loan	Small business	Home Mortgage Disclosure Act (HMDA)	Community development	Not collected
Non-real estate secured	Loan to a for-profit entity not secured by real estate and equal to or less than \$1 million*	X		
	Loan to a for-profit entity not secured by real estate and greater than \$1 million with a primary purpose consistent with the definition of community development		X	
	Loan to a for-profit entity not secured by real estate and greater than \$1 million without a primary purpose consistent with the definition of community development			X

Classification for CRA Data Collection

Type of loan	Small business	HMDA	Community development	Not collected
Nonfarm, nonresidential real estate secured Permanent loan to a for-profit entity secured by nonfarm, nonresidential real estate and equal to or less than \$1 million*	X			
Permanent loan to a for-profit entity secured by nonfarm, nonresidential real estate and greater than \$1 million with a primary purpose consistent with the definition of community development			X	
Permanent loan to a for-profit entity secured by nonfarm, nonresidential real estate and greater than \$1 million without a primary purpose consistent with the definition of community development				X
Construction or development loan or the construction-only portion of a construction-permanent loan to a for-profit entity secured by nonfarm, nonresidential real estate with a primary purpose consistent with the definition of community development (no dollar limit)			X	
Construction or development loan or the construction-only portion of a construction-permanent loan to a for-profit entity secured by nonfarm, nonresidential real estate without a primary purpose consistent with the definition of community development				X

Classification for CRA Data Collection

Type of loan	Small business	HMDA	Community development	Not collected
Residential real estate secured Permanent loan or line of credit to a for-profit entity secured by and made for the purpose of purchasing or improving a 1–4 family dwelling, including manufactured housing		X		
Permanent loan to a for-profit entity secured by and made for the purpose of purchasing or improving a multifamily dwelling with a primary purpose consistent with the definition of community development		X	X	
Permanent loan or line of credit to a for-profit entity secured by and made for the purpose of purchasing or improving a multifamily dwelling without a primary purpose consistent with the definition of community development		X		
Construction and other temporary financing or the construction-only portion of a construction-permanent loan to a for-profit entity secured by residential real estate with a primary purpose consistent with the definition of community development (no dollar limit)			X	
Construction and other temporary financing or the construction-only portion of a construction-permanent loan to a for-profit entity secured by residential real estate without a primary purpose consistent with the definition of community development				X
Refinance of a business purpose loan or line of credit to a for-profit entity where a 1–4 family dwelling is taken as collateral out of an abundance of caution. The new loan must satisfy and replace an existing loan, and both the existing and new loans must be secured by a lien on a dwelling.*	X	X		
Refinance of a loan or line of credit to a for-profit entity where a 1–4 family dwelling is taken as collateral central to the extension of credit. The new loan must satisfy and replace an existing loan, and both the existing and new loans must be secured by a lien on a dwelling.		X		

*Small-farm-loan data are collected on loans of \$500,000 or less if (1) the loan is secured by farmland (including farm residential and other improvements) or (2) the loan is used to finance agricultural production and other loans to farmers.

Loans Made to Nonprofit Entities

Classification for CRA Data Collection

Type of loan		Small business	HMDA	Community development	Not collected
Non-real estate secured	Loan to a nonprofit entity secured by production payments (e.g., oil or mining) but not real estate and equal to or less than \$1 million*	X			
	Loan to a nonprofit entity secured by production payments (e.g., oil or mining) but not real estate and greater than \$1 million with a primary purpose consistent with the definition of community development*			X	
	Loan to a nonprofit entity not secured by real estate or production payments (e.g., oil or mining) with a primary purpose consistent with the definition of community development (no dollar limit)			X	
	Loan to a nonprofit entity not secured by real estate or oil or mining production payments without a primary purpose consistent with the definition of community development				X

Classification for CRA Data Collection

Type of loan	Small business	HMDA	Community development	Not collected
Nonfarm, nonresidential real estate secured	X			
Permanent loan to a nonprofit entity secured by nonfarm, nonresidential real estate or production payments (e.g., oil or mining) and equal to or less than \$1 million*			X	
Construction or development loan or the construction-only portion of a construction-permanent loan to a nonprofit entity secured by nonfarm, nonresidential real estate with a primary purpose consistent with the definition of community development (no dollar limit)			X	
Construction or development loan or the construction-only portion of a construction-permanent loan to a nonprofit entity secured by nonfarm, nonresidential real estate without a primary purpose consistent with the definition of community development				X

Classification for CRA Data Collection

Type of loan	Small business	HMDA	Community development	Not collected
Residential real estate secured Permanent loan or line of credit to a nonprofit entity secured by and made for the purpose of purchasing, refinancing or improving a 1–4 family dwelling, including manufactured housing		X		
Permanent loan or line of credit to a nonprofit entity secured by and made for the purpose of purchasing, refinancing or improving a multifamily dwelling with a primary purpose consistent with the definition of community development		X	X	
Permanent loan or line of credit to a nonprofit entity secured by and made for the purpose of purchasing, refinancing or improving a multifamily dwelling without a primary purpose consistent with the definition of community development		X		
Construction and other temporary financing or the construction-only portion of a construction-permanent loan to a nonprofit entity secured by residential real estate with a primary purpose consistent with the definition of community development			X	
Construction and other temporary financing or the construction-only portion of a construction-permanent loan to a nonprofit entity secured by residential real estate without a primary purpose consistent with the definition of community development				X
Refinance of a business purpose loan or line of credit to a nonprofit entity where a residence is taken as collateral out of an abundance of caution. The new loan must satisfy and replace an existing loan, and both the existing and new loans must be secured by a lien on a dwelling and equal to or less than \$1 million.*	X	X		
Refinance of a loan or line of credit to a nonprofit entity where a residence is taken as collateral central to the extension of credit. The new loan must satisfy and replace an existing loan, and both the existing and new loans must be secured by a lien on a dwelling.		X		

*Small-farm-loan data are collected on loans of \$500,000 or less if (1) the loan is secured by farmland (including farm residential and other improvements) or (2) the loan is used to finance agricultural production and other loans to farmers.

NOTE: Refer to §____.12(g) and §____.12(h) of Regulation BB and the Interagency CRA Questions & Answers for the definitions of community development and community development loans. Intermediate small banks should refer to the Interagency CRA Question and Answer §____.12(h)–3 for options concerning small business, small farm and community development loans.

More Information

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CRA Resources

www.dallasfed.org/cd/EconDev/cra