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
  - NO

  - For ISB:* Do you want the loan to be considered as CD?
    - IF 'NO' STOP
    - IF 'YES' YES

  - Does loan support multifamily housing?
    - IF 'NO' STOP
    - IF 'YES' YES

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
  - IF 'YES' 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

YES = Community Development Activity

*See CRA Q&A §_.12(h) #3