Community Development Decision Flow Chart

Is the activity a

**Loan**

Is the activity an

**Investment**

Is the activity a

**Service**

**Is the loan reported under HMDA?**

**YES**

**Is the loan reported as small business or small farm?**

**NO**

**YES**

**Is the bank an intermediate small bank (ISB)?**

*If “No,” STOP*

**YES**

**Is the loan a multi-family loan?**

**YES**

**STOP**

**Is the loan reported as small business or small farm?**

*If “No,” STOP*

**YES**

**Does the activity meet one of the five CD purposes?**

- Affordable housing for LMI
- Community services for LMI
- Economic development by financing small business
- Revitalize or stabilize designated areas
- Supports eligible uses under NSP

**YES = Community development activity**

**NOTES**: Assumes activity benefits assessment area or a broader statewide or regional area that includes the assessment area.

**SOURCE**: Originally developed by Kevin Leas, regional review examiner, FDIC, with input from Diane van Gelder, director-examinations, and other Federal Reserve Bank of Dallas staff. Updated by Vonda Eanes, NBE, OCC, 11-25-14. Not official agency guidance.

*Refer to Interagency CRA Q&A § 12(h)-3 for details.