



## Community Development Qualification Worksheet

Borrower/Entity Name: Loan<sup>1</sup> - Loan #:  
Branch/Location, Officer: Investment<sup>2</sup>  
Date(s): Donation<sup>2</sup>  
Loan/Investment Amount: Service

Description of organization, how funds will be used, service being provided by bank employee, etc:  
(Attach documentation describing the organization; ie, prospectus, web site screen shot, or other supporting documents. Support business size requirement, LMI focus, affordability, and geography requirements, if applicable)

### 1. Purpose Test - Does the primary purpose of the activity address:

Affordable housing for LMI individuals?  
Indicate percentage of units for LMI individuals<sup>3</sup> %

Community services targeted to LMI individuals?  
(i.e. childcare, educational services, health services, social services, etc.)  
Indicate percentage of services benefiting LMI individuals<sup>3</sup> %

Activities that promote economic development...

by financing small business or farms, and which provide permanent job creation, retention, or improvement for LMI individuals, in LMI geographies, or in geographies targeted for redevelopment (i.e. Empowerment Zones)? Small businesses or farms include those with revenues of \$1 million or less or meet the SBA size requirements for Small Business Development Companies or Small Business Investment Companies.

Activities that revitalize or stabilize...

LMI, distressed, or underserved geographies or designated disaster areas? Must include permanent job creation, retention, or improvement. Activities do not have to be located in an LMI geography, provided you can show that it revitalizes or stabilizes an LMI geography.

*If at least one is checked **YES**, go to question 2. If not, the activity does not qualify for CRA Community Development.*

### 2. For **loans** only: If the bank is a CRA filer (review the most current asset size [here](#)) or a HMDA filer: Check if the loan was reported on the CRA LAR as small business, small farm, or consumer loan. Check if the loan was reported on the HMDA LAR (unless multifamily dwelling).

*If each is **NO**, go to question 3. If either is checked, the loan cannot be counted as a Community Development Loan.*

### 3. For **services** only:

Is the service related to the provision of financial services<sup>4</sup>? (If YES, continue)  
Will the service be considered in the evaluation of retail banking services? (if NO, continue)

### 4. Geocoding Data (attach data sheet from [www.ffiec.gov](http://www.ffiec.gov))

State Code:  
MSA: Assessment Area (AA) or Region<sup>5</sup> Benefited:  
County Code:  
Census Tract:

Does the activity benefit an AA or a broader statewide/regional area that includes the bank's AA?  
(If **YES**, the activity may be a qualified Community Development activity)

### 5. Conclusion:

Qualified  
Not Qualified

### 6. Describe degree of innovativeness, complexity, or extent of leadership:

<sup>1</sup> Includes only loans originated or renewed within the current examination review period.  
<sup>2</sup> Includes investments, grants, donations, in-kind contributions, deposits, and membership shares. For investments made prior to the current examination review period but remaining on the bank's books, report the book value at the end of the review period.  
<sup>3</sup> If less than a majority, it may still qualify as Community Development if you can show the activity has an expressed intent of Community Development, the activity is structured to achieve the Community Development purpose, and the activity accomplishes or is reasonably expected to accomplish the Community Development purpose.  
<sup>4</sup> Provision of financial services includes serving on a Board of Directors, providing credit/financial education, credit counseling, technical assistance for financial services, financial planning, loan review committees of nonprofit organizations, assisting with developing underwriting criteria, assisting in developing grant proposals, etc.  
<sup>5</sup> May benefit a broader statewide or regional area that includes one or more of the bank's assessment areas.