

Federal Reserve Bank of Dallas

CRA Loan Data Collection Grid

Revised January 2015



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.

Loans Made to For-Profit Entities

		Classification for CRA data collection			
	Type of loan	Small business	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
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
Residential real estate secured	Permanent loan to a for-profit entity secured by and made for the purpose of purchasing, refinancing 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, refinancing or improving a multifamily dwelling with a primary purpose consistent with the definition of community development.		X	X	
	Permanent loan 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.				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 For-Profit Entities (continued)

		Classification for CRA data collection			
	Type of loan	Small business	HMDA	Community development	Not collected
Residential real estate secured (continued)	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 loan to a for-profit entity where a residence is taken as collateral as 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 to a for-profit entity where a residence is taken 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	

Loans Made to Nonprofit Entities

Non-real estate secured	Loan to a nonprofit entity secured by oil or mining production payments but not real estate in an amount equal to or less than \$1 million.*	X			
	Loan to a nonprofit entity secured by oil or mining production payments 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 oil or mining production payments 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
Nonfarm, nonresidential real estate secured	Permanent loan to a nonprofit entity secured by nonfarm, nonresidential real estate or oil or mining production payments and equal to or less than \$1 million.*	X			
	Permanent loan to a nonprofit entity secured by nonfarm, nonresidential real estate and greater than \$1 million with 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 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

* 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 (continued)

		Classification for CRA data collection			
	Type of loan	Small business	HMDA	Community development	Not collected
Residential real estate secured	Permanent loan 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 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 to a nonprofit 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 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 loan to a nonprofit entity where a residence is taken as collateral as 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 to a nonprofit entity where a residence is taken 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 B 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.

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