

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 Report of Condition and Income for more detailed information.

Loans Made to For-Profit Entities

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
Non-residential real estate secured	Permanent loan to a for-profit entity secured by nonresidential real estate and equal to or less than \$1 million.*	X			
	Permanent loan to a for-profit entity secured by 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 nonresidential real estate and greater than \$1 million without a primary purpose consistent with the definition of community development.				X
Residential real estate secured	Interim construction loan to a for-profit entity secured by residential real estate with a primary purpose consistent with the definition of community development.			X	
	Interim construction loan to a for-profit entity secured by residential real estate without a primary purpose consistent with the definition of community development.				X
	Permanent loan to a for-profit entity for 1–4 family real estate (rental property) with a primary purpose consistent with the definition of community development.		X		
	Permanent loan to a for-profit entity for multifamily real estate with a primary purpose consistent with the definition of community development.		X	X	
	Permanent loan to a for-profit entity for multifamily 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

Type of loan		Small business	HMDA	Community development	Not collected
Non-real estate secured	Loan to a nonprofit that is not secured by real estate or production payments with a primary purpose consistent with the definition of community development (no dollar limit).			X	
	Loan to a nonprofit that is not secured by real estate or production payments without a primary purpose consistent with the definition of community development (no dollar limit).				X
Non-residential real estate secured	Permanent loan to a nonprofit that is secured by nonfarm, non-residential real estate or production payments and in an amount equal to or less than \$1 million with or without a primary purpose consistent with the definition of community development.	X			
	Permanent loan to a nonprofit that is secured by nonfarm, non-residential real estate and greater than \$1 million with a primary purpose consistent with the definition of community development.			X	
	Construction loan (with an original maturity up to 60 months) to a nonprofit secured by nonresidential real estate with a primary purpose consistent with the definition of community development (no dollar limit).			X	
	Construction loan (with an original maturity up to 60 months) to a nonprofit secured by nonresidential real estate without a primary purpose consistent with the definition of community development.				X
Residential real estate secured	Interim construction loan to a nonprofit secured by residential real estate with a primary purpose consistent with the definition of community development.			X	
	Interim construction loan to a nonprofit secured by residential real estate without a primary purpose consistent with the definition of community development.				X
	Permanent loan to a nonprofit secured by 1–4 family residential real estate and whose purpose falls under the purview of HMDA.		X		
	Permanent loan to a nonprofit entity for 1–4 family real estate (rental property) with a primary purpose consistent with the definition of community development.		X		
	Permanent loan to a nonprofit entity for multifamily real estate with a primary purpose consistent with the definition of community development.		X	X	
	Permanent loan to a nonprofit entity for multifamily real estate without a primary purpose consistent with the definition of community development.		X		

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