

BANK NAME
COMMUNITY REINVESTMENT ACT EXAMINATION
EXAMINATION DATE

Investment Test

General Information

Organization: _____

Area Served: _____

Organization Type (CDC, Advocacy Group, etc.): _____

Investment Type (grant, deposit, share, etc.): _____ Date: _____

Investment Amount: \$ _____ Bank Participation % (if any): _____

Investment Information (provide a brief description of the investment and check all criteria that apply - if none apply mark "Not a qualifying investment" below and provide an explanation): _____

___ Financial intermediaries including, Community Development Financial Institutions (CDFI), Community Development Corporations (CDC), minority- and women-owned financial institutions, community loan funds, and low-income or community development credit unions) that primarily lend or facilitate lending in low- and moderate-income areas or to low- and moderate-income individuals in order to promote community development, such as a CDFI that promotes economic development on an Indian reservation.

___ Organizations engaged in affordable housing rehabilitation and construction, including multifamily rental housing.

___ Organizations, including for example, Small Business Investment Companies (SBICs) and specialized SBICs that promote economic development by financing small businesses.

___ Facilities that promote community development in low- and moderate-income areas for low- and moderate-income individuals, such as youth programs, homeless shelters, soup kitchens, health care facilities, battered women's centers, and alcohol and drug recovery centers.

___ Projects eligible for low-income housing tax credits.

___ State and municipal obligations, such as revenue bonds, that specifically support affordable housing or other community development.

___ Not-for-profit organizations serving low- and moderate-income housing or other community development needs, such as counseling for credit, home-ownership, home maintenance, and other financial services education

___ Organizations supporting activities essential to the capacity of low- and moderate-income individuals or geographies to utilize credit or to sustain economic development, such as, for example, day care operations and job training programs that enable people to work.

___ Other: _____

___ Not a qualifying investment.

Explanation: _____

Qualified Investment Worksheet

General Information

Organization: _____

Organization Type (CDC, Advocacy Group, etc.): _____

Investment Type (grant, deposit, share, etc.): _____ Date: _____

Investment Amount: \$ _____ Bank Participation % (if any): _____

Investment Information (provide a brief description of the investment and check all criteria which apply - this is not intended to be an all inclusive list of qualified investments but rather to help identify investments that might qualify):

- _____ Financial intermediaries including, Community Development Financial Institutions (CDFI), Community Development Corporations (CDC), minority- and women-owned financial institutions, community loan funds, and low-income or community development credit unions) that primarily lend or facilitate lending in low- and moderate-income areas or to low- and moderate-income individuals in order to promote community development, such as a CDFI that promotes economic development on an Indian reservation.
- _____ Organizations engaged in affordable housing rehabilitation and construction, including multifamily rental housing.
- _____ Organizations, including for example, Small Business Investment Companies (SBICs) and specialized SBICs, that promote economic development by financing small businesses.
- _____ Facilities that promote community development in low- and moderate-income areas for low- and moderate-income individuals, such as youth programs, homeless shelters, soup kitchens, health care facilities, battered woman=s centers, and alcohol and drug recovery centers.
- _____ Projects eligible for low-income housing tax credits.
- _____ State and municipal obligations, such as revenue bonds, that specifically support affordable housing or other community development.
- _____ Not-for-profit organizations serving low- and moderate-income housing or other community development needs, such as counseling for credit, home-ownership, home maintenance, and other financial services education.
- _____ Organizations supporting activities essential to the capacity of low- and moderate-income individuals or geographies to utilize credit or to sustain economic development, such as, for example, day care operations and job training programs that enable people to work.
- _____ Other:

CRA Qualified Investment Test Worksheet

This worksheet is a tool to determine whether an investment may qualify for Community Reinvestment Act credit. It is designed to give a general idea of the steps an examiner will take to determine an investment's worthiness. Completion of the worksheet does not guarantee a rating.

Investment/amount:

Description:

1. Is the amount an:

- Investment?
- Deposit?
- Membership share?
- Grant?

If the answer to at least one of these is yes, go to 2.

If no, this investment does not qualify.

2. Does the primary purpose of the investment address:

- Affordable housing for low- or moderate-income (LMI) individuals?
If yes, attach documentation supporting LMI focus.
- Community services targeted to LMI individuals (child care, educational services, health services, social services, etc.)?
If yes, attach documentation supporting LMI focus.
- Activities that promote economic development by financing small business or farms?
- Small businesses or farms? (Include those with revenues under \$1 million and those that meet the size requirements for small business development centers or small business investment centers.)
If yes, attach documentation supporting economic development and size requirements.
- Activities that revitalize or stabilize LMI geographies? (May include permanent job creation, retention, or improvement.)
If yes, attach documentation supporting revitalization or stabilization focus and geography requirements; activities need not be located in an LMI geography, provided the documentation shows how it revitalizes or stabilizes the LMI geography.

If the answer to at least one of the above is yes, go to 3.

If no, this investment does not qualify.

3. Does the investment/grant benefit the bank's assessment area(s) or a broader statewide or regional area that includes one or more of the bank's assessment area(s)?

If yes, the definition of a qualified (community development) investment has been satisfied.