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2 CHAPTER II: DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

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43 345.APPENDIX A Ratings

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48 AUTHORITY: Implementing and authorized by the Illinois Community Reinvestment Act [205
49 ILCS 735].

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51 SOURCE: Adopted at 48 Ill. Reg. 7095, effective May 1, 2024; amended at 50 Ill. Reg. _____,
52 effective _____.

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54 SUBPART C: RECORDS, REPORTING, AND DISCLOSURE REQUIREMENTS;
55 EXAMINATIONS
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57 **Section 345.470 Examination Frequency and Coordination**
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- 59 a) Subject to the provisions of this Section, the Secretary shall conduct examinations
60 under the ILCRA or this Part in coordination with a bank's primary federal
61 financial supervisory agency.
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- 63 b) Initial ILCRA examinations of banks shall be conducted according to the
64 following schedule.
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- 66 1) Initial ILCRA examinations of banks with total assets of \$1 billion or
67 more, as shown by its Year-end Call Report, shall not be conducted until
68 at least February 1, 2025 and shall be conducted within three years.
69
 - 70 2) Initial ILCRA examinations of banks with total assets of \$391,000,000 to
71 less than \$1 billion, as shown by its Year-end Call Report, shall not be
72 conducted until at least February 1, 2025 and shall be conducted within
73 four years.
74
 - 75 3) Initial ILCRA examinations of banks with total assets of \$10,000,000 but
76 less than \$391,000,000, as shown by its Year-end Call Report, shall not be
77 conducted until at least August 1, 2025 and shall be conducted within five
78 years.
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 - 80 4) Initial ILCRA examinations of banks with total assets of less than
81 \$10,000,000, as shown by its Year-end Call Report, shall not be conducted
82 until at least August 1, 2025 and shall be conducted within six years.
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- 84 c) For banks with total assets greater than \$391 million, and notwithstanding
85 subsection (a), the Secretary shall conduct examinations under the ILCRA with
86 the following frequency:

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- 1) For a bank that is assigned an "outstanding" or "satisfactory" rating in its most recent prior examination under the ILCRA, the next examination shall be initiated within three years of the issuance of the report of examination of its most recent prior examination under the ILCRA.
 - 2) For a bank that is assigned a "needs to improve" rating in its most recent prior examination under the ILCRA, the next examination shall be initiated within two years of the issuance of the report of examination of its most recent prior examination under the ILCRA.
 - 3) For a bank that is assigned a "substantial noncompliance" rating in its most recent prior examination under the ILCRA, the next examination shall be initiated within one year of the issuance of the report of examination of its most recent prior examination under the ILCRA.
- d) For banks with total assets of \$391 million or less, and notwithstanding subsection (a), the Secretary shall conduct examinations under the ILCRA with the following frequency:
- 1) For a bank that is assigned an "outstanding" rating in its most recent prior examination under the ILCRA, the next examination shall be initiated within five years of the issuance of the report of examination of its most recent prior examination under the ILCRA.
 - 2) For a bank that is assigned a "satisfactory" rating in its most recent prior examination under the ILCRA, the next examination shall be initiated within four years of the issuance of the report of examination of its most recent prior examination under the ILCRA.
 - 3) For a bank that is assigned a "needs to improve" rating in its most recent prior examination under the ILCRA, the next examination shall be initiated within two years of the issuance of the report of examination of its most recent prior examination under the ILCRA.
 - 4) For a bank that is assigned "substantial noncompliance" rating in its most recent prior examination under the ILCRA, the next examination shall be initiated within one year of the issuance of the report of examination of its most recent prior examination under the ILCRA.
- e) Notwithstanding the provisions of this Section, the Secretary may:
- 1) conduct an examination at any time upon finding:

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- A) a bank's primary federal financial supervisory agency has rated the bank, as of its most recent examination, in "substantial noncompliance" with the federal Community Reinvestment Act;
 - B) substantial evidence of discriminatory or other illegal credit practices; or
 - C) the Secretary otherwise finds sufficient cause; or
- 2) notwithstanding subsections (b)(1) and (c)(1), extend by one year the time between examination of any bank or banks with an "outstanding" or "satisfactory" rating if the Secretary finds that an extension is necessitated by:
- A) the need to examine or investigate a bank or banks with a "needs to improve" or "substantial noncompliance" rating; or
 - B) the need to examine or investigate a bank or banks showing substantial evidence of illegal credit practices.
- f) Notwithstanding any other provision of this Section, the Secretary may examine a bank at any time as authorized by the ILCRA. In the case of an examination pursuant to this Section 345.470(e~~d~~)(1), the procedures in Section 345.450(b)-(j) shall not apply.
- g) For purposes of this Section, a bank's total assets shall be as reported on the bank's Consolidated Report of Condition and Income contemporaneous with the bank's most recent prior examination.

(Source: Amended at 50 Ill. Reg. _____, effective _____)

Section 345.480 Examination Fees

- a) Annual fees. Each fiscal year, banks shall pay an annual ILCRA fee to the Department based upon its total assets as shown by its Consolidated Report of Condition and Income for the quarter ending March 31, at the following rates:

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| TOTAL ASSETS | ILCRA ANNUAL FISCAL YEAR 2025 FEE | ILCRA ANNUAL FISCAL YEAR 2026 FEE | <u>ILCRA</u> <u>ANNUAL</u> <u>FISCAL</u> <u>YEAR 2027</u> <u>FEE</u> |
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| \$1,000,000 or less | No charge | No charge | <u>No charge</u> |
| Over \$1,000,000 and not over \$10,000,000 | No charge | No charge | <u>No charge</u> |
| Over \$10,000,000 and not over \$30,000,000 | \$1,000 | \$1,050 | <u>\$1,050</u> |
| Over \$30,000,000 and not over \$50,000,000 | \$2,000 | \$2,100 | <u>\$2,100</u> |
| Over \$50,000,000 and not over \$100,000,000 | \$3,000 | \$3,150 | <u>\$3,150</u> |
| Over \$100,000,000 and not over \$350,000,000 | \$4,500 | \$4,725 | <u>\$4,725</u> |
| Over \$350,000,000 and over \$500,000,000 | \$9,000 | \$9,450 | <u>\$9,450</u> |
| Over \$500,000,000 and not over \$1,000,000,000 | \$13,000 | \$13,650 | <u>\$13,650</u> |
| Over \$1,000,000,000 and not over \$10,000,000,000 | \$18,000 | \$18,900 | <u>\$18,900</u> |
| Over \$10,000,000,000 | \$24,000 | \$25,000 | <u>\$25,000</u> |

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- b) Out-of-state travel expenses. When out-of-state travel occurs in the conduct of any examination, the bank shall make arrangements to reimburse the Department all charges for services such as travel expenses, including airfare, hotel and per diem incurred by the employee. These expenses are to be in accord with applicable travel regulations published by the Department of Central Management Services and approved by the Governor's Travel Control Board (80 Ill. Adm. Code 2800).
- c) All fees received pursuant to this Part shall be deposited in the Bank and Trust Company Fund and subject to Section 48(3) of the Illinois Banking Act.
- d) Notwithstanding Section 345.490, the fee for fiscal year 2025 shall be due on September 1, 2024. The fee for each fiscal year thereafter shall be due within 30 days after the start of each fiscal year. For purposes of this Section, "fiscal year" means a period beginning on July 1 of any calendar year and ending on June 30 of the next calendar year.

(Source: Amended at 50 Ill. Reg. _____, effective _____)

188 **Section 345.APPENDIX B ILCRA Notice**

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190 a) Notice for main offices and, if an interstate bank, one branch office in each state.

191
192 **Community Reinvestment Act Notice**

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194 Under the Illinois Community Reinvestment Act (ILCRA), the Secretary of the
195 Department of Financial and Professional Regulation (Secretary) evaluates our record of
196 helping to meet the credit needs of this community consistent with safe and sound
197 operations. The Secretary also takes this record into account when deciding on certain
198 applications submitted by us.

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200 Your involvement is encouraged.

201
202 You are entitled to certain information about our operations and our performance under
203 the ILCRA, including, for example, information about our branches, such as their
204 location and services provided at them; the public section of our most recent ILCRA
205 Performance Evaluation, prepared by the Secretary; and comments received from the
206 public relating to our performance in helping to meet community credit needs, as well as
207 our responses to those comments. You may review this information today.

208
209 At least 30 days before the beginning of each quarter, the Secretary publishes a list of the
210 banks that are scheduled for ILCRA examination in that quarter. This list is available
211 from the Secretary at 320 West ~~Washington~~ ~~Washing~~ Street, 3rd Floor Springfield, IL
212 62786 and 555 West Monroe Street, Suite 500 Chicago, IL 60661. You may send written
213 comments about our performance in helping to meet community credit needs to (name
214 and address of official at bank) and Secretary. You may also submit comments
215 electronically through the Department's ~~website~~ ~~Web-site~~ at
216 <https://idfpr.illinois.gov/admin/cra.html>. Your letter, together with any response by us,
217 will be considered by the Secretary in evaluating our ILCRA performance and may be
218 made public.

219
220 You may ask to look at any comments received by the Secretary. You may also request
221 from the Secretary an announcement of our applications covered by the ILCRA filed with
222 the Secretary.

223
224 We are an affiliate of (name of holding company), a bank holding company. You may
225 request from the (title of responsible official), Federal Reserve Bank of _____
226 (address) an announcement of applications covered by the ILCRA filed by bank holding
227 companies.

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229 b) Notice for branch offices.

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231 Illinois Community Reinvestment Act Notice

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233 Under the Illinois Community Reinvestment Act (ILCRA), the Secretary evaluates our
234 record of helping to meet the credit needs of this community consistent with safe and
235 sound operations. The Secretary also takes this record into account when deciding on
236 certain applications submitted by us.

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238 Your involvement is encouraged.

239
240 You are entitled to certain information about our operations and our performance under
241 the ILCRA. You may review today the public section of our most recent ILCRA
242 evaluation, prepared by the Secretary, and a list of services provided at this branch. You
243 may also have access to the following additional information, which we will make
244 available to you at this branch within five calendar days after you make a request to us:

- 245
- 246 1) a map showing the assessment area containing this branch, which is the
247 area in which the Secretary evaluates our ILCRA performance in this
248 community;
 - 249 2) information about our branches in this assessment area;
 - 250 3) a list of services we provide at those locations;
 - 251 4) data on our lending performance in this assessment area; and
 - 252 5) copies of all written comments received by us that specifically relate to
253 our ILCRA performance in this assessment area, and any responses we
254 have made to those comments. If we are operating under an approved
255 strategic plan, you may also have access to a copy of the plan.

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261 (If you would like to review information about our ILCRA performance in other
262 communities served by us, the public file for our entire bank is available at (name of
263 office located in state), located at (address).)

264
265 At least 30 days before the beginning of each quarter, the Secretary publishes a
266 ~~nationwide~~ list of the banks that are scheduled for ILCRA examination in that quarter.
267 This list is available from the Secretary (address). You may send written comments about
268 our performance in helping to meet community credit needs to (name and address of
269 official at bank) and the Secretary. You may also submit comments electronically
270 through the Department's ~~website~~ Web site at
271 <https://idfpr.illinois.gov/admin/cra.html> [~~web address~~]. Your letter, together with any
272 response by us, will be considered by the Secretary in evaluating our ILCRA
273 performance and may be made public.

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You may ask to look at any comments received by the Secretary. You may also request from the Secretary an announcement of our applications covered by the ILCRA filed with the Secretary. We are an affiliate of (name of holding company), a bank holding company. You may request from the (title of responsible official), Federal Reserve Bank of _____ (address) an announcement of applications covered by the ILCRA filed by bank holding companies.

(Source: Amended at 50 Ill. Reg. _____, effective _____)

284 **Section 345.APPENDIX C Examples of Community Development**

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Examples of services, programs, sponsorships, donations, lawful investments, deposits, membership shares, grants, and other activities which may be deemed to have the primary purpose of community development include, but are not limited to the following:

- a) Establishment of or material support of charitable donation accounts and donor advised funds that benefit charitable organizations which help meet the financial services needs of low-income and moderate-income neighborhoods or individuals within the bank's assessment area;
- b) Establishment of or material support of foundations and other affiliated companies that provide programs and services to meet the credit needs of low-income to moderate- income neighborhoods;
- c) Material support of small banks as defined in Section 345.20 that provide programs, products and services to meet the credit needs of low-income to moderate-income individuals or families;
- d) Offering products and services targeted to expand access to safe and affordable banking services;
- e) Provision or support of community development services that directly and tangibly benefit the assessment area;
- f) Offering products and services and/or provision of investments targeted to directly and tangibly increase climate resilience in low-income to moderate-income neighborhoods;
- g) Offering products and services and or provision of investments targeted to directly and tangibly mitigate environmental harm in low-income to moderate-income neighborhoods;
- h) Offering products and services and/or the provision of investments targeted to directly and tangibly mitigate the digital divide in low-income and moderate-income neighborhoods;
- i) Participating in Invest in Illinois or other similar state or federal programs which have the primary purpose of community development;
- j) Participating in an activity listed [in Section 345.APPENDIX D, ILCRA Illustrative List of Qualifying Activities for Banks](#) ~~on the Office of the Comptroller of the Currency's CRA Illustrative List of Qualifying Activities~~

327 ~~found on the Office's website. The Secretary shall post a link to the Office of the~~
328 ~~Comptroller of the Currency's CRA Illustrative List of Qualifying Activities on~~
329 ~~the Department's website.~~

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(Source: Amended at 50 Ill. Reg. _____, effective _____)

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333 **Section 345.APPENDIX D ILCRA Illustrative List of Qualifying Activities for Banks**

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 335 This list a non-exhaustive, illustrative list of examples of activities that would meet the criteria
 336 for a community development qualifying activity under 38 Ill. Adm. Code Part 345 provided the
 337 appropriate documentation supports the activity and meets all requirements set forth in the
 338 ILCRA and its implementing rules. The Department is not endorsing any financial institution,
 339 fund, organization, program, non-profit, or any other entity. By listing activities that may qualify
 340 under 38 Ill. Adm. Code Part 345, the Department is not making any determination as to whether
 341 the activities listed are safe and sound activities, in general, or for any particular financial
 342 institution. Moreover, the Department is not making any determination as to whether the
 343 activities listed are/are not legally permissible, in general, or for any particular financial
 344 institution. Please read 38 Ill. Adm. Code Part 345 in its entirety for defined terms used in this
 345 list and for additional information.
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| <u>Illustrative List Topic Category</u> | <u>Description</u> |
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| <u>Topic A</u> | <u>Loans to a low- or moderate-income individual or family.</u> |
| <u>A-1</u> | <u>Loan classified on the bank's Call Report as a 1-4 family residential construction loan to a low- or moderate-income (LMI) individual.</u> |
| <u>A-2</u> | <u>Closed-end loan or open-end line of credit classified on the bank's Call Report as a loan secured by a 1-4 family residential property to an LMI individual.</u> |
| <u>A-3</u> | <u>Loan classified on the bank's Call Report as secured by a multifamily residential property to an LMI individual.</u> |
| <u>A-4</u> | <u>Home mortgage loan guaranteed by the Federal Housing Administration to an LMI individual.</u> |
| <u>A-5</u> | <u>Home mortgage loan guaranteed under the U.S. Department of Housing and Urban Development's (HUD) Indian Home Loan Guarantee Program (Section 184) to an LMI individual.</u> |
| <u>A-6</u> | <u>Home mortgage loan guaranteed by the U.S. Department of Agriculture's (USDA) Rural Housing Service to an LMI individual.</u> |
| <u>A-7</u> | <u>Home mortgage guaranteed by the U.S. Department of Veterans Affairs (VA) to an LMI individual.</u> |
| <u>A-8</u> | <u>Low-cost education loan to an LMI individual, such as to fund school tuition and/or expenses.</u> |
| <u>A-9</u> | <u>Home equity line of credit to an LMI individual, such as for home improvement.</u> |
| <u>A-10</u> | <u>Non-credit card revolving credit line, such as for purchase of home appliances, to an LMI individual.</u> |

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| A-11 | Consumer loan to an LMI individual for purposes other than purchasing an automobile, such as to fund unexpected medical expenses. |
| A-12 | Automobile loan to an LMI individual to purchase a car. |
| A-13 | Installment loan to an LMI individual to purchase home appliances. |
| A-14 | Unsecured consumer loan to a moderate-income individual for household assistive technology products and vehicle modifications to improve accessibility. |
| A-15 | Small dollar consumer loan to a low-income individual made under a bank's affordable small dollar loan program. |

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| Topic B | Small business loans to businesses. |
| B-1 | Small business loan (including a line of credit) when the loan is classified on the bank's Call Report as a commercial and industrial loan. |
| B-2 | Small business loan (including a line of credit) when the loan is classified on the bank's Call Report as a loan secured by nonfarm nonresidential properties. |
| B-3 | Small business loan under the U.S. Small Business Administration (SBA) 504 Certified Development Company program. |
| B-4 | Small business loan to make improvements to its manufacturing facility under the SBA 7(a) loan program. |
| B-5 | Small business loan to finance the purchase of machinery under the USDA's Rural Development Business and Industry Guarantee Loan Program. |
| B-6 | Small business loan to improve accessibility of its facilities for disabled customers. |
| B-7 | Small business loan under the SBA Paycheck Protection Program. |

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| Topic C | Small business loans to farms. |
| C-1 | Small business loan (including a line of credit) when the loan is classified on the bank's Call Report as a loan to finance agricultural production and other loans to farmers. |
| C-2 | Small business loan to finance the purchase of farm equipment. |

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| Topic D | Loans made in or to an individual or business located in Indian country or other tribal and native lands. |
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| <u>D-1</u> | <u>Loan or line of credit made in Indian country or other tribal and native lands and classified on the bank's Call Report as a 1-4 family residential construction loan.</u> |
| <u>D-2</u> | <u>Closed-end loan or open-end line of credit made in Indian country or other tribal and native lands and classified on the bank's Call Report as a loan secured by a 1-4 family residential property.</u> |
| <u>D-3</u> | <u>Loan made in Indian country or other tribal and native lands and classified on the bank's Call Report as secured by a multifamily residential property.</u> |
| <u>D-4</u> | <u>Home mortgage loan made in Indian country or other tribal and native lands and guaranteed by the Federal Housing Administration.</u> |
| <u>D-5</u> | <u>Home mortgage loan made in Indian country or other tribal and native lands and guaranteed under HUD's Indian Home Loan Guarantee Program (Section 184).</u> |
| <u>D-6</u> | <u>Home mortgage loan made in Indian country or other tribal and native lands and guaranteed by the USDA's Rural Housing Service.</u> |
| <u>D-7</u> | <u>Home mortgage loan made in Indian country or other tribal and native lands and guaranteed by the Veterans Administration.</u> |
| <u>D-8</u> | <u>Home equity line of credit extended in Indian country or other tribal and native lands, such as for home improvement.</u> |
| <u>D-9</u> | <u>Non-credit card revolving credit line, such as for purchase of home appliances, to an individual located in Indian country or other tribal and native lands.</u> |
| <u>D-10</u> | <u>Consumer loan made to an individual located in Indian country or other tribal and native lands for purposes other than purchasing an automobile, such as to fund unexpected medical expenses.</u> |
| <u>D-11</u> | <u>Automobile loan to an individual located in Indian country or other tribal and native lands to purchase a car.</u> |
| <u>D-12</u> | <u>Small business loan (including a line of credit) in Indian country or other tribal and native lands when the loan is classified on the bank's Call Report as a commercial and industrial loan.</u> |
| <u>D-13</u> | <u>Small business loan (including a line of credit) located in Indian country or other tribal and native lands when the loan is classified on the bank's Call Report as a loan secured by nonfarm nonresidential properties.</u> |
| <u>D-14</u> | <u>Small business loan (including a line of credit) located in Indian country or other tribal and native lands made under the SBA Certified Development Company/504 Loan Program.</u> |
| <u>D-15</u> | <u>Small business loan (including a line of credit) located in Indian country or other tribal and native lands to make improvements to its manufacturing facility under the SBA 7(a) loan program.</u> |
| <u>D-16</u> | <u>Small business loan (including a line of credit) located in Indian country or other tribal and native lands to finance the purchase of machinery</u> |

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| | <u>under the USDA's Rural Development Business and Industry Guarantee Loan Program.</u> |
| <u>D-17</u> | <u>Small business loan (including a line of credit) located in Indian country or other tribal and native lands when the loan is classified on the bank's Call Report as a loan to finance agricultural production and other loans to farmers.</u> |

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| <u>Topic E</u> | <u>A small business loan to a business located in a low- or moderate-income census tract.</u> |
| <u>E-1</u> | <u>Small business loan to purchase inventory for its business located in a moderate-income census tract.</u> |
| <u>E-2</u> | <u>Small business loan to expand its manufacturing facility located in a low-income census tract.</u> |

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| <u>Topic F</u> | <u>A small business loan to a farm located in a low- or moderate-income census tract.</u> |
| <u>F-1</u> | <u>Small business loan located in a low-income census tract to purchase farm equipment.</u> |
| <u>F-2</u> | <u>Small business loan located in a moderate-income census tract to refinance a construction loan used to expand dairy production facilities.</u> |

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| <u>Topic G</u> | <u>Loans, investments, and services to facilitate affordable housing that is likely to be partially or primarily inhabited by low- or moderate-income individuals or families.</u> |
| <u>G-1</u> | <u>Loan to a non-profit organization for the purpose of providing affordable housing to LMI individuals.</u> |
| <u>G-2</u> | <u>Loan to a for-profit business for the purpose of providing affordable housing to LMI individuals.</u> |
| <u>G-3</u> | <u>Loan to a for-profit developer for construction of multi-family mixed-income rental housing that partially benefits LMI individuals because some units will meet the median rent standard.</u> |
| <u>G-4</u> | <u>Loan to a non-profit developer to build multi-family rental housing guaranteed under the USDA's Section 538 Guaranteed Loan Program where median rents will meet the median rent standard.</u> |

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| <u>G-5</u> | <u>Loan to a for-profit developer to build multi-family rental housing guaranteed under the USDA's Section 538 Guaranteed Loan Program where median rents will meet the median rent standard.</u> |
| <u>G-6</u> | <u>Investment that will use tax credits from the Federal Historic Tax Credit Program to finance the adaptive reuse and renovation of a hotel into rental units in a moderate- income area, and many of the units will meet the median rent standard.</u> |
| <u>G-7</u> | <u>Loan for a mixed-use property in an underserved area that will be used to help seasonal businesses provide affordable housing to seasonal LMI workers at rents that meet the median rent standard.</u> |
| <u>G-8</u> | <u>Loan to a for-profit developer for construction of multi-family mixed-income rental housing, where many of the units will meet the median rent standard.</u> |
| <u>G-9</u> | <u>Investment that will finance the company's production of cost-effective modular housing, which will be used to supply affordable housing units where rents will meet the median rent standard.</u> |
| <u>G-10</u> | <u>Investment that supports the abatement of, or remediation to correct, lead-based paint, asbestos, mold, or radon that are present in a multi-family rental housing project where rents meet the median rent standard.</u> |

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| <u>Topic H</u> | <u>Loans, investments, and services that facilitate affordable housing that is partially or primarily inhabited by low- or moderate-income individuals or families as demonstrated by an affordable housing set-aside required by a federal, state, local, or tribal government.</u> |
| <u>H-1</u> | <u>Investment in a project with housing units made affordable to LMI individuals through local inclusionary zoning.</u> |
| <u>H-2</u> | <u>Loan to purchase a multifamily dwelling that will partially benefit LMI individuals, including renters who receive assistance under HUD's section 8 rental subsidy program.</u> |
| <u>H-3</u> | <u>Investment that provides financing for the construction of a rent-to-own affordable housing complex targeted to LMI individuals and families.</u> |

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| <u>Topic I</u> | <u>Loans, investments, and services that facilitate affordable housing, in conjunction with an explicit federal, state, local, or tribal government affordable housing program for low- or moderate-income individuals or families.</u> |
| <u>I-1</u> | <u>Investment in a limited partnership to develop and operate a Federal Low-Income Housing Tax Credit (LIHTC) multi-family housing project.</u> |

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| I-2 | Investment to finance the conversion and rehabilitation of public housing using HUD's Rental Assistance Demonstration Program that uses a section 8 project-based contract to make the units affordable to LMI individuals and families. |
| I-3 | Loan to a nursing home and assisted living facility that uses HUD's Section 232 loan guarantee and is defined by HUD as multifamily housing that primarily serves or assists LMI individuals or families. |
| I-4 | Investment in a "green" retrofit initiative as part of an explicit local government program used to maintain the affordability of rental housing for LMI individuals through energy efficient measures. |
| I-5 | Loan to facilitate the purchase of existing multifamily housing using a guarantee provided under the HUD Section 207/223(f) program to make the units affordable to LMI individuals and families. |
| I-6 | Loan to facilitate the substantial rehabilitation of multifamily rental housing for moderate-income families, elderly and the handicapped using a guarantee provided under the HUD Section 221(d)(4) mortgage insurance program to make the units affordable to LMI individuals and families. |
| I-7 | Loan to a Native American tribe to purchase land and construct infrastructure and affordable rental housing, as identified in the tribe's Indian Housing Plan, using a guarantee provided under the HUD Title VI Tribal Housing Activities Loan Guarantee Program to make the units affordable to LMI individuals and families. |
| I-8 | Loan to a non-profit sponsor to rehabilitate multifamily rental housing for elderly persons (62 or older) and/or persons with disabilities using a guarantee provided under the HUD Program Section 231 to make the units affordable to LMI individuals. |
| I-9 | Investment for Federal Historic Tax Credits to finance the adaptive reuse and renovation of a historic property that also receives financing using Federal Low-Income Housing Tax Credits. |
| I-10 | Loan for the construction of a government-supported accessible rental housing facility for LMI disabled persons. |

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| Topic J | Loans, investments, and services that facilitate affordable housing, such as owner-occupied housing purchased, refinanced, or improved by or on behalf of low- or moderate-income individuals or families, except for home mortgage loans provided directly to individuals or families. |
| J-1 | Investment in a mortgage-backed security that is primarily secured by loans to LMI borrowers. |
| J-2 | Down payment and closing cost assistance grants on home purchase loans for LMI borrowers, including but not limited to, assisting |

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| | <u>borrowers in obtaining grants from the FHLBanks' regulatory Homeownership Set-Aside Programs.</u> |
| <u>Topic K</u> | <u>Loans, investments, and services that facilitate another bank's community development loans, investments, or services.</u> |
| <u>K-1</u> | <u>Bank employees volunteer to provide technical assistance to another bank to establish a loan program targeted to LMI individuals and families.</u> |

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| <u>Topic L</u> | <u>Loans, investments, and services that facilitate child care, education, workforce development and job training programs, health services, and housing services, that partially or primarily serve or assist low- or moderate-income individuals or families.</u> |
| <u>L-1</u> | <u>Investment, in a fund that provides financing for a charter school that will primarily serve LMI children.</u> |
| <u>L-2</u> | <u>Monetary donation to a non-profit organization that provides transportation to medical treatments for LMI individuals.</u> |
| <u>L-3</u> | <u>Grant to a non-profit organization that provides housing assistance and counseling to LMI immigrants residing in the United States.</u> |
| <u>L-4</u> | <u>Providing mentoring/tutoring services to clients of a non-profit organization that serves LMI youth.</u> |
| <u>L-5</u> | <u>Investment, that supports a non- profit that provides general education degrees that primarily serves LMI individuals without a high school diploma.</u> |
| <u>L-6</u> | <u>Loan to a non-profit training center that provides workforce development and job training programs, which primarily serve unemployed, LMI individuals.</u> |
| <u>L-7</u> | <u>In-kind donation to a food pantry that provides services to unemployed, LMI families.</u> |
| <u>L-8</u> | <u>Loan to acquire a child care facility that serves LMI residents of a low-income neighborhood.</u> |
| <u>L-9</u> | <u>Bank employees volunteer service with a non-profit that provides income tax assistance programs for LMI individuals.</u> |
| <u>L-10</u> | <u>Grant to a non-profit organization that runs a state-funded battered women's shelter for LMI individuals in an underserved area and as part of a statewide program.</u> |
| <u>L-11</u> | <u>Loan, investment, or service that supports an LMI-focused alcohol and drug recovery center.</u> |
| <u>L-12</u> | <u>Grant to a drug rehabilitation center that primarily serves low-income individuals.</u> |

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| L-13 | Loan to a legal assistance program for LMI individuals. |
| L-14 | Grant to an organization that provides resume writing services to LMI formerly incarcerated individuals. |
| L-15 | Loan to a non-profit organization providing affordable child care services that primarily serve LMI individuals or families. |
| L-16 | Grant to support a program that provides eyeglasses to low-income individuals. |
| L-17 | In-kind contribution of rent-free office space to a local food bank. |
| L-18 | Provision of technical assistance on financial matters to a non-profit organization that will apply for loans or grants under the Federal Home Loan Banks' (FHLBanks) Affordable Housing Program, specifically, including, but not limited to, by serving on a loan review committee, assisting in marketing financial services, and furnishing financial services training for staff and management. |
| L-19 | Grant to a nonprofit community program which assists LMI individuals to find and enroll in free or low-cost home broadband internet services for which they are eligible. |
| L-20 | Grant in support of a nonprofit program which refurbishes used computers in order to provide them to LMI individuals at no cost or at a very low cost. |
| L-21 | Monetary donations to a workforce development program designed to improve employment opportunities for LMI individuals with disabilities. |
| L-22 | Bank loan to a skilled nursing facility that primarily serves low-income persons receiving Medicaid. |
| L-23 | Monetary donation to a school that primarily serves LMI students to purchase technology that enables it to conduct on-line classes for students affected by government mandated stay-at-home orders during a national health emergency. |

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| Topic M | Loans, investments, and services that facilitate economic development, such as activities that provide financing for or support businesses or farms including activities that promote job creation or job retention partially or primarily for low- or moderate-income individuals. |
| M-1 | Loan to a business to expand its facility and add jobs held by LMI individuals. |
| M-2 | Investment using New Markets Tax Credits that will allow the facility to expand and jobs held by LMI individuals. |

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| <u>Topic N</u> | <u>Loans, investments, and services that facilitate economic development, such as activities that provide financing for or support businesses or farms including federal, state, local, or tribal government programs, projects, or initiatives that partially or primarily serve small businesses or small farms as those terms are defined in the programs, projects, or initiatives.</u> |
| <u>N-1</u> | <u>Bank employees volunteer service providing technical assistance to small businesses on how to create business plans under a state program to support statewide business development.</u> |
| <u>N-2</u> | <u>Micro-loan for working capital to a small business that is a state- certified Historically Underutilized Business.</u> |
| <u>N-3</u> | <u>Grant to a non-profit that provides financing for small farms under a federal program to encourage new farm development.</u> |
| <u>N-4</u> | <u>Loan to a small business incubator that primarily benefits small businesses by providing supportive services to business start-ups and that is funded in part under a statewide community development initiative.</u> |
| <u>N-5</u> | <u>Loan to a small business under a tribal government loan guarantee program.</u> |

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| <u>Topic O</u> | <u>Loans, investments, and services that facilitate economic development, such as activities that provide financing for or support businesses or farms including retaining existing, or attracting new, businesses, farms, or residents to low- or moderate-income census tracts, underserved areas, distressed areas, designated disaster areas consistent with a disaster recovery plan, or Indian country or other tribal and native lands.</u> |
| <u>O-1</u> | <u>Loan to a business to replace equipment and restore its facilities, thereby retaining employees in a designated disaster area consistent with a disaster recovery plan.</u> |
| <u>O-2</u> | <u>Monetary donation to an emergency/drought relief fund formed by a community foundation that provides grants to farms that are located in a distressed area to help sustain the farms.</u> |
| <u>O-3</u> | <u>A loan to finance the development of workforce housing located in an underserved area that is within close proximity to a warehouse owned by a multinational conglomerate.</u> |

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| <p><u>Topic P</u></p> | <p><u>Loans, investments, and services that facilitate economic development, such as activities that provide financing for or support businesses or farms including a Small Business Administration Certified Development Company, as that term is defined in 13 CFR 120.10, a Small Business Investment Company, as described 13 CFR part 107, a New Markets Venture Capital company, as described in 13 CFR part 108, a qualified Community Development Entity, as defined in 26 CFR 45D(c), or a U.S. Department of Agriculture Rural Business Investment Company, as defined in 7 CFR 4290.50.</u></p> |
| <p><u>P-1</u></p> | <p><u>Investment in a New Markets Venture Capital company that finances businesses that meet the SBA's size standards used to define small business concerns.</u></p> |
| <p><u>P-2</u></p> | <p><u>Investment in a qualified Community Development Entity that will provide financing for a food market to build a refrigerated warehouse and food distribution facility.</u></p> |
| <p><u>P-3</u></p> | <p><u>Investment in an SBA-certified Small Business Investment Company (SBIC) to finance businesses that meet the SBIC size standards.</u></p> |
| <p><u>P-4</u></p> | <p><u>Investment in a USDA Rural Business Investment Company (RBIC) to fund businesses and farms that meet the RBIC size standards.</u></p> |
| <p><u>P-5</u></p> | <p><u>Investment in a New Markets Tax Credit-eligible Community Development Entity to fund a mixed-use project that will include affordable housing for LMI individuals and families and retail space for a small business.</u></p> |
| <p><u>P-6</u></p> | <p><u>Investment eligible for Federal Historic Tax Credits to finance the adaptive reuse and renovation of a historic property that also receives New Markets Tax Credits.</u></p> |
| <p><u>P-7</u></p> | <p><u>Investment in a fund that purchases the debentures, guaranteed by the SBA, that are offered by the SBA-certified development companies.</u></p> |
| <p><u>P-8</u></p> | <p><u>Loan to a Community Development Financial Institution (CDFI) Fund-certified Community Development Entity that finances a small business' purchase of real estate related to a New Markets Tax Credit project, as provided for in 26 U.S.C. 45D.</u></p> |

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| <p><u>Topic Q</u></p> | <p><u>Loans, investments, and services that facilitate economic development, such as activities that provide financing for or support businesses or farms including technical assistance and supportive services, such as shared space, technology, or administrative assistance for businesses or farms that meet the size eligibility standards of the Small Business Investment Company program, as described in 13 CFR part 107.</u></p> |
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| <u>Q-1</u> | <u>Grant to a non-profit that provides technical assistance to businesses that meet the stated size-eligibility standards.</u> |
| <u>Q-2</u> | <u>Loan to a non-profit entity that provides technical assistance to businesses that meet the size-eligibility standards for an SBA SBIC.</u> |
| <u>Q-3</u> | <u>Bank employees volunteer through a local Chamber of Commerce to lead a workshop that provides technical assistance to the chamber's business members that meet the stated size-eligibility standards.</u> |
| <u>Q-4</u> | <u>Providing permanent office space rent-free at a branch for use by the local economic development organization that targets business development, predominantly among start-up and micro-businesses that meet the stated size-eligibility standards.</u> |
| <u>Q-5</u> | <u>Monetary donation to a CDFI that is providing technical assistance and loans to small businesses adversely impacted by state-mandated business closures during a health emergency.</u> |

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| <u>Topic R</u> | <u>Loans, investments, and services that facilitate essential community facilities that partially or primarily serve low- or moderate-income individuals or families.</u> |
| <u>R-1</u> | <u>Construction loan to improve a hospital that is located in a middle-income census tract adjacent to a low-income census tract that partially benefits LMI individuals who will utilize hospital services.</u> |
| <u>R-2</u> | <u>Investment in a municipal bond to fund construction of a health center that will primarily serve residents of a moderate-income neighborhood.</u> |
| <u>R-3</u> | <u>Purchase of a local municipal bond, the proceeds of which will be used to construct a new high school that will partially serve students from LMI families.</u> |
| <u>R-4</u> | <u>Direct financing or investment in supportive housing for the chronically homeless incorporating eligible public funding programs, such as state-issued tax-exempt bonds, HUD's Supportive Housing Program, Section 8 Project-Based Rental Assistance, the LIHTC program, or the FHLBanks' Affordable Housing Program.</u> |
| <u>R-5</u> | <u>Loan to upgrade equipment at a public library to accommodate LMI disabled patrons.</u> |
| <u>R-6</u> | <u>Grant to an organization to purchase personal or other protective equipment for doctors and nurses treating in a Federally Qualified Health Care Center during a local health emergency.</u> |

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| <u>Topic S</u> | <u>Loans, investments, and services that facilitate essential community facilities that partially or primarily serve low- or moderate-income census tracts, distressed areas, underserved areas, disaster areas consistent with a disaster recovery plan, or Indian country or other tribal and native lands.</u> |
| <u>S-1</u> | <u>Loan to construct a new fire station located in Indian country or other tribal and native lands.</u> |
| <u>S-2</u> | <u>Loan to a company to build a health clinic in an underserved area, using the USDA's Community Facilities Guaranteed Loan Program.</u> |
| <u>S-3</u> | <u>Loan to build a police station in a distressed area.</u> |
| <u>S-4</u> | <u>Purchase of a local municipal bond with a purpose consistent with a local disaster recovery plan, the proceeds of which will be used to construct a new high school in a disaster area.</u> |
| <u>S-5</u> | <u>Loan to improve a hospital in a distressed area that serves the entire community, including LMI individuals.</u> |
| <u>S-6</u> | <u>Investment in a fund that finances community facilities in Indian country or other tribal and native lands, such as a community recreational facility.</u> |

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| <u>Topic T</u> | <u>Loans, investments, and services that facilitate essential infrastructure that partially or primarily serves low- or moderate-income individuals or families.</u> |
| <u>T-1</u> | <u>Loan to finance construction of a road in a rural community that provides LMI residents of the area access to employment centers outside of the area.</u> |
| <u>T-2</u> | <u>Investment in a local cooperative to develop broadband infrastructure and expand access to LMI residents in the area.</u> |
| <u>T-3</u> | <u>Investment in a local municipal bond to improve city-wide water and wastewater systems with benefit to all residents, including LMI residents.</u> |
| <u>T-4</u> | <u>Loan for infrastructure improvements, including upgrading roads, water supply and sewer services, to a mobile home park that primarily rents space to LMI residents.</u> |
| <u>T-5</u> | <u>Financing of a community-wide solar plus energy storage system to reduce utility costs and help maintain affordability for a multifamily housing complex in an LMI community.</u> |

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| <u>Topic U</u> | <u>Loans, investments, and services that facilitate essential infrastructure that partially or primarily serves low- or moderate-income census tracts, distressed areas, underserved areas, disaster areas consistent with a disaster recovery plan, or Indian country or other tribal and native lands.</u> |
| <u>U-1</u> | <u>Investment that will finance construction of a solar energy facility that uses federal renewable energy tax credits and will provide access to reduced cost electrical utilities to LMI census tracts.</u> |
| <u>U-2</u> | <u>Investment in a local municipal bond to refurbish a bridge that connects a low-income neighborhood with essential services without which residents would otherwise not have access to those services.</u> |
| <u>U-3</u> | <u>Investment in a state issued bond to reconstruct a tunnel in a disaster area, consistent with the area's disaster recovery plan.</u> |
| <u>U-4</u> | <u>Purchase of a local municipal bond, the proceeds of which will be used to upgrade a water pipeline that serves an underserved area.</u> |
| <u>U-5</u> | <u>Loan to a company to build a new flood control system as identified in the community's disaster recovery plan, such as a levee or storm drain that serves the disaster area.</u> |
| <u>U-6</u> | <u>Investment to finance the construction of a broadband network to develop reliable internet access in an LMI census tract.</u> |
| <u>U-7</u> | <u>Investment in a Special City Taxing District Bond with the purpose of renovating city sidewalks in a distressed area to comply with the Americans with Disabilities Act.</u> |
| <u>U-8</u> | <u>Purchase of a municipal bond issued to finance infrastructure improvements to enable a community to prevent flooding in LMI neighborhoods negatively impacted by rising water levels.</u> |

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| <u>Topic V</u> | <u>Loans, investments, and services that facilitate a family farm's purchase or lease of farmland, equipment, and other farm-related inputs for the family farm's use in operating the farm.</u> |
| <u>V-1</u> | <u>Loan to a family farm to purchase a tractor.</u> |
| <u>V-2</u> | <u>Loan to a family farm to purchase additional land to increase production.</u> |
| <u>V-3</u> | <u>Loan to a vineyard that is a family farm to purchase additional acreage.</u> |

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| <u>Topic W</u> | <u>Loans, investments, and services that facilitate a family farm's receipt of technical assistance and supportive services for the family farm's own production, such as shared space, technology, or administrative assistance through an intermediary.</u> |
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| <u>W-1</u> | <u>Grant to a non-profit organization that provides technical assistance to family farms.</u> |
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| <u>Topic X</u> | <u>Loans, investments, and services that facilitate a family farm's sale and trade of family farm products grown or produced by the family farm.</u> |
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| <u>X-1</u> | <u>Loan to a family farm to construct a building from which to sell produce.</u> |
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| <u>X-2</u> | <u>Loan to a family farm to market and sell its products statewide.</u> |
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| <u>Topic Y</u> | <u>Loans, investments, and services that facilitate federal, state, local, or tribal government programs, projects, or initiatives that partially or primarily serve low- or moderate-income individuals or families.</u> |
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| <u>Y-1</u> | <u>Grant to a non-profit organization to provide a local government sponsored dress for success program for homeless women.</u> |
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| <u>Y-2</u> | <u>Loan to a non-profit organization to provide a state government sponsored after-school program for students from LMI families.</u> |
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| <u>Topic Z</u> | <u>Loans, investments, and services that facilitate federal, state, local, or tribal government programs, projects, or initiatives that are consistent with a bona fide government revitalization, stabilization, or recovery plan for a low- or moderate-income census tract; a distressed area; an underserved area; a disaster area; or Indian country or other tribal and native lands.</u> |
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| <u>Z-1</u> | <u>Grant to a non-profit organization that receives funds from a statewide program to revitalize communities in Indian country or other tribal and native lands.</u> |
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| <u>Z-2</u> | <u>Contribution of other real estate owned property to a local government-owned land bank whose primary purpose is consistent with a government revitalization plan that benefits LMI census tracts.</u> |
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| <u>Z-3</u> | <u>Financing to support cleanup of industrial brownfields in a distressed area as part of a city-sponsored revitalization program.</u> |
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| <u>Z-4</u> | <u>Investment in a Tax Increment Financing bond to finance infrastructure improvements consistent with a government revitalization plan in a distressed area.</u> |
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| <u>Z-5</u> | <u>Loan through a state program to a company to purchase and replace equipment as well as rebuild the manufacturing facility that was damaged by flooding in a federally designated disaster area and supported by the community's disaster recovery plan.</u> |
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| <u>Topic AA</u> | <u>Loans, investments, and services that facilitate financial literacy programs or education or homebuyer counseling.</u> |
| <u>AA-1</u> | <u>Financial counseling by bank employees to participants in a workforce development program primarily benefiting LMI individuals or families.</u> |
| <u>AA-2</u> | <u>Bank employees conduct first-time homebuyer counseling program for bank customers primarily benefitting LMI individuals or families.</u> |
| <u>AA-3</u> | <u>Bank employees teach financial education or literacy curricula at local community centers primarily benefitting LMI individuals or families.</u> |
| <u>AA-4</u> | <u>Bank employees delivering the Federal Deposit Insurance Corporation's Money Smart Program curriculum to residents at a senior living facility primarily benefitting LMI individuals or families.</u> |
| <u>AA-5</u> | <u>Grant to a non-profit organization that provides financial literacy courses for a foreclosure prevention program.</u> |
| <u>AA-6</u> | <u>Activities supporting "train the trainer" programs that are designed to train teachers to provide financial literacy education to their students primarily benefitting LMI individuals or families.</u> |
| <u>AA-7</u> | <u>In-kind donation of computer equipment to a non-profit that conducts personal money management courses for LMI individuals.</u> |
| <u>AA-8</u> | <u>Bank employees provide financial education in connection with a school savings program primarily benefitting LMI individuals or families.</u> |
| <u>AA-9</u> | <u>Loan to a non-profit credit counseling organization that conducts personal money management courses.</u> |
| <u>AA-10</u> | <u>Monetary donation to an organization that conducts elder financial abuse and identity theft prevention programs.</u> |
| <u>AA-11</u> | <u>In-kind donation of computer equipment to a non-profit that provides financial literacy courses.</u> |
| <u>AA-12</u> | <u>Bank employees assist in the preparation of tax filings under the Internal Revenue Service's Volunteer Income Tax Assistance Program.</u> |
| <u>AA-13</u> | <u>Bank employees provide homebuyer education to potential buyers of single-family housing developed under a state program for middle-income individuals and families in high-cost areas.</u> |
| <u>AA-14</u> | <u>Volunteer service to open savings accounts offered through a school-based banking program, including financial literacy, to students of a K-12 school that is located in and serves residents of an LMI census tract.</u> |
| <u>AA-15</u> | <u>Financial support of a nonprofit community program that provides digital literacy training to residents of an LMI neighborhood, in order to increase their ability to use online banking services.</u> |
| <u>AA-16</u> | <u>Bank employees provide financial capability training to individuals with disabilities.</u> |

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| <u>Topic BB</u> | <u>Loans, investments, and services that facilitate owner-occupied and rental housing development, construction, rehabilitation, improvement, or maintenance in Indian country or other tribal and native lands.</u> |
| <u>BB-1</u> | <u>Loan to develop housing in Indian country or other tribal and native lands that is guaranteed under HUD's Title VI Loan Guarantee Program.</u> |
| <u>BB-2</u> | <u>Loan to construct mixed-income housing under a tribal-government sponsored program in Indian country or other tribal and native lands.</u> |
| <u>BB-3</u> | <u>Loan to a for-profit developer to construct rental housing in Indian country or other tribal and native lands.</u> |

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| <u>Topic CC</u> | <u>Loans, investments, and services that facilitate qualified opportunity funds, as defined in 26 U.S.C. 1400Z-2(d)(1), that benefit low- or moderate-income qualified opportunity zones, as defined in 26 U.S.C. 1400Z-1(a).</u> |
| <u>CC-1</u> | <u>Investment in a qualified opportunity fund, established to finance construction of a new manufacturing facility that creates jobs for local residents in an opportunity zone that is also an LMI census tract.</u> |
| <u>CC-2</u> | <u>Investment in a qualified opportunity fund, established to finance renovation of a vacant building into a cultural arts facility in an opportunity zone that is also an LMI census tract.</u> |
| <u>CC-3</u> | <u>Investment in a qualified opportunity fund, established to finance the rehabilitation of an acute care hospital facility, including the purchase of new medical equipment, in an opportunity zone that is also an LMI census tract.</u> |
| <u>CC-4</u> | <u>Investment in a qualified opportunity fund, established to finance improvements to an athletic facility owned and operated for community benefit by a local nonprofit in an opportunity zone that is also an LMI census tract.</u> |
| <u>CC-5</u> | <u>Investment in a qualified opportunity fund that finances construction of a grocery store in an LMI opportunity zone.</u> |
| <u>CC-6</u> | <u>Investment in a qualified opportunity fund that finances the construction of a commercial building intended for retail and restaurant use in an LMI opportunity zone.</u> |

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| <u>Topic DD</u> | <u>Loans, investments, and services that facilitate other activities and ventures undertaken, including capital investments and loan participations, by a bank in cooperation with a minority depository institution, women's depository institution, Community Development Financial Institution, or low-income credit union, if the activity helps to meet the credit needs of local communities in which such institutions are chartered, including activities that indirectly help to meet community credit needs by promoting the sustainability and profitability of those institutions and credit unions.</u> |
| <u>DD-1</u> | <u>Bank employee time spent facilitating a loan participation with a minority depository institution, which will help the minority depository institution to meet the credit needs of its local community.</u> |
| <u>DD-2</u> | <u>Bank employees provide training to CDFI staff on underwriting small farm loans to help the CDFI expand its product offerings to its community.</u> |
| <u>DD-3</u> | <u>Bank provides in-kind services in the form of free or discounted data processing systems that aids a minority depository institution in serving its customers.</u> |
| <u>DD-4</u> | <u>Bank donates branch space on a rent-free basis to a low-income credit union to better serve the credit union's customers.</u> |
| <u>DD-5</u> | <u>Bank certificate of deposit in a minority depository institution.</u> |
| <u>DD-6</u> | <u>Loan to enable a minority- or women's depository institution, low-income credit union, or CDFI to partner with schools or universities to offer financial literacy education to members of the local communities in which such institutions are chartered.</u> |
| <u>DD-7</u> | <u>A bank's purchase of common stock for an ownership interest in a minority depository institution to help meet the credit needs of the minority-owned bank's local community.</u> |
| <u>DD-8</u> | <u>Bank purchase or sale of a loan participation from or to a minority depository institution.</u> |

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(Source: Added at 50 Ill. Reg. _____, effective _____)