

Leveraging Lending and Banking Data for Your Neighborhood



PRESENTER:

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Objectives

- Understand the purpose of the Community Reinvestment Act (CRA)
- Understand how to research information relating to financial institutions and CRA

Determine Which Banks Operate in your Community

FDIC Deposit Market Share Reports

Provides a summary of all FDIC-insured institutions, the number of branches, the amount of deposits and the percentage of their market share for any specified geographic area (state, county, city, zip code).

<http://www2.fdic.gov/sod/sodMarketBank.asp?barItem=2>

Identify Bank CRA Performance Ratings

Find the latest CRA rating from the Federal Financial Institutions Examination Council (FFIEC) website

□ <http://www.ffiec.gov/craratings/default.aspx>

Locate CRA Performance Evaluations

FDIC Regulated Institutions

- <http://www2.fdic.gov/crapes>

OCC Regulated Institutions

- <http://www.occ.treas.gov/tools-forms/tools/compliance-bsa/cra-perf-eval-search.html>

Federal Reserve Regulated Institutions

- <http://www.federalreserve.gov/apps/crape/BankRating.aspx>

CRA-Related Resources

- Interagency Questions & Answers on Community Reinvestment
www.ffiec.gov/cra/qnadoc.htm
- Supervisory Agency Community Affairs Departments
- HMDA data, CRA data, geocoding/mapping system, rate spread calculator, links to CRA Performance Evaluations:
www.ffiec.gov
- Deposit market share data, list of branches, Bank Call Reports: www.fdic.gov
- OCC publications & guidance: www.occ.gov
- FRB publications & guidance: www.philadelphiafed.org

Federal Financial Institutions Examination Council (FFIEC)

- Home Page – www.ffiec.gov
 - ▣ Home Mortgage Disclosure Act
 - ▣ Community Reinvestment Act (CRA)
 - ▣ Examination Schedules, Procedures & Guidance
 - ▣ Link to the procedures for examination for FDIC, OCC and the FRB

Locating Public Evaluations

- FFIEC <http://www.ffiec.gov/craratings/default.aspx>
- FDIC <http://www2.fdic.gov/crapes/>
- FRB <http://www.federalreserve.gov/apps/crape/Bankrating.aspx>
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