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).

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](http://www.ffiec.gov/craratings/default.aspx)
Locate CRA Performance Evaluations

FDIC Regulated Institutions
- [http://www2.fdic.gov/crapes](http://www2.fdic.gov/crapes)

OCC Regulated Institutions

Federal Reserve Regulated Institutions
CRA-Related Resources

- Interagency Questions & Answers on Community Reinvestment: [www.ffiec.gov/cra/qnadoc.htm](http://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](http://www.ffiec.gov)

- Deposit market share data, list of branches, Bank Call Reports: [www.fdic.gov](http://www.fdic.gov)

- OCC publications & guidance: [www.occ.gov](http://www.occ.gov)

- FRB publications & guidance: [www.philadephiafed.org](http://www.philadephiafed.org)
Federal Financial Institutions Examination Council (FFIEC)

  - 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

- FDIC [http://www2.fdic.gov/crapes/](http://www2.fdic.gov/crapes/)
Contacts

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