

**XI. Community Reinvestment Act – Wholesale/Limited Purpose**

<b>Community Development Ratings Matrix — Wholesale/Limited Purpose Institutions</b>				
<b>Community Development Test Characteristic</b>	<b>Outstanding</b>	<b>Satisfactory</b>	<b>Needs to Improve</b>	<b>Substantial Noncompliance</b>
Investment, Loan, and Service Activity	The institution has a high level of community development services, or qualified investments, particularly investments that are not routinely provided by private investors	The institution has an adequate level of community development loans, community development services, or qualified investments, particularly investments that are not routinely provided by private investors.	The institution has a poor level of community development loans, community development services, or qualified investments, particularly investments that are not routinely provided by private investors.	The institution has few, if any, community development loans, community development services, or qualified investments, particularly investments that are not routinely provided by private investors.
Investment, Loan, and Service Initiatives	The institution extensively uses innovative or complex qualified investments, community development loans, or community development services.	The institution occasionally uses innovative or complex qualified investments, community development loans, or community development services.	The institution rarely uses innovative or complex qualified investments, community development loans, or community development services.	The institution does not use innovative or complex qualified investments, community development loans, or community development services.
Responsiveness to Community Development Needs	The institution exhibits excellent responsiveness to credit and community economic development needs in its assessment area(s).	The institution exhibits adequate responsiveness to credit and community economic development needs in its assessment area(s).	The institution exhibits poor responsiveness to credit and community economic needs in its assessment area(s).	The institution exhibits very poor responsiveness to credit and community economic development needs in its assessment area(s).