

XI. Community Reinvestment Act – References

References

The Consumer Compliance Task Force of the Federal Financial Institutions Examination Council (FFIEC) promotes consistency in the implementation of the CRA Regulation by periodically publishing Interagency Questions and Answers, Interagency Interpretive Letters, Examination Procedures, and by facilitating uniform data reporting. The FDIC also issues separate guidance aimed at enhancing examination processes and the quality of public evaluations.

Statute: Community Investment Act, 12 USC 2901
(<http://www.fdic.gov/regulations/community/community/12c30.html>)

Regulation: Community Investment Act, 12 CFR Part 345
<http://www.fdic.gov/regulations/laws/rules/2000-6500.html>

Preamble to the 1995 CRA Regulation
<http://www.fdic.gov/regulations/community/community/crapreamb.txt>

Technical Changes to CRA Regulations to conform with OMB and Census Changes
<http://www.fdic.gov/regulations/laws/federal/04joint78.html>

Preamble to the 2005 Regulation Change
<http://www.fdic.gov/news/news/financial/2005/fil7905a.html>

2001 Interagency Questions and Answers
<http://www.ffiec.gov/cra/pdf/qa01.pdf>; http://www.ffiec.gov/cra/doc/ffiec_qa01.doc;

2006 Interagency Questions and Answers
<http://www.ffiec.gov/cra/pdf/06-2188.pdf>

Consolidated Guidance for Preparing CRA Examinations and Performance Evaluations
<http://fdic01/division/dsc/cra/guidance/part1.html#summary>

CRA Amendments in the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 (IBBEA)
<http://www.fdic.gov/regulations/compliance/manual/part4/p4h-d.pdf>

CRA Interpretive Letters

FFIEC CRA Interpretive Letters
www.ffiec.gov/cra/letters.htm

CRA Qualified Investment Fund
<http://fdic01/division/dsc/cra/tools/CohenQA.doc>

Qualified Zone Academy Bonds (QZAB) Letter
<http://fdic01/division/dsc/cra/tools/QZABProgram.doc>

CRA-Related Memoranda

Examination Related

DSC RD Memo 03-002: Rescission of Outdated and Superseded CRA Directives in Conjunction with Issuance of Consolidated Guidance for Preparing CRA Examinations and Performance Evaluations
<http://fdic01/division/dsc/memos/memos/6000/03-002.pdf>

DSC RD Memo 03-037: Revised Small Bank CRA Loan Sampling
<http://fdic01/division/dsc/memos/memos/6000/03-037.pdf>

DSC RD Memo 05-046: CRA Consideration of Activities that Revitalize or Stabilize Areas Affected by Hurricanes Katrina and Rita
<http://fdic01/division/dsc/memos/memos/6000/05-046.pdf>

Special Situations/Designations

DCA RD Memo 98-016: Processing Applications Using Community Reinvestment Act and Compliance Examinations and Related Information
<http://fdic01/division/dsc/memos/memos/direct/6200-1.pdf>

DCA RD Memo 99-012: Special Purpose Bank Guidance
<http://fdic01/division/dsc/memos/memos/direct/6456-13.pdf>

DSC RD Memo 05-008: Procedures for Processing Request for Wholesale and Limited Purpose Institution Designations and Strategic Plan Approvals under the CRA
<http://fdic01/division/dsc/memos/memos/6000/2005-008.pdf>

DSC RD Memo 06-001: Hurricane Katrina Guidance
<http://fdic01/division/dsc/memos/memos/6000/06-001.pdf>

CRA-Related Financial Institution Letters (FIL)

FIL 35-95: Revised Regulation Implementing the Community Reinvestment Act (Part 345); Revision to Regulation C
<http://www.fdic.gov/news/news/financial/1995/fil9535.html>

FIL 87-95: Technical Amendments to Correct and Clarify New Rules Implementing the Community Reinvestment Act (Part 345,)
<http://www.fdic.gov/news/news/financial/1995/fil9587.html>

FIL 3-96: Designations as Wholesale or Limited Purpose Institutions; Submissions of Strategic Plans
<http://www.fdic.gov/news/news/financial/1996/fil9603.html>

FIL 26-98: Guidelines for Strategic Plan Submissions
<http://www.fdic.gov/news/news/financial/1998/fil9826.html>

FIL 10-2001: Final Rule on the Disclosure and Reporting of Community Reinvestment Act-Related Agreements
<http://www.fdic.gov/news/news/financial/2001/fil0110.html>

FIL 64-2001: Revised and New Interagency Questions and Answers Regarding Community Reinvestment
<http://www.fdic.gov/news/news/financial/2001/fil0164.html>

FIL 21-2005: Community Reinvestment Act Joint Notice of Proposed Rulemaking
<http://www.fdic.gov/news/news/financial/2005/fil2105.html>

FIL 29-2005: Final Technical Amendments to CRA Regulations
<http://www.fdic.gov/news/news/financial/2005/fil2905.html>

FIL 79-2005: Community Reinvestment Act: Joint Final Rules
<http://www.fdic.gov/news/news/financial/2005/fil7905.html>

FIL 23-2006: Community Reinvestment Act: New Interagency Questions and Answers
<http://www.fdic.gov/news/news/financial/2006/fil06023.html>

FIL 33-2006: Community Reinvestment Act: Interagency Examination Procedures
<http://www.fdic.gov/news/news/financial/2006/fil06033.html>

Job Aids

FFIEC CRA Website: About CRA, How to File, Public Data
<http://www.ffiec.gov/cra/default.htm>

CRA Wiz/MAPPS
<http://fdic01/division/dsc/cra/CRAWiz/index.html>

CRA Large Bank Core Tables
Sample Core Tables
<http://fdic01/division/dsc/memos/memos/direct/globals/CoreTables/ExampleFMB.doc>
“How To” Technical Guide,
<http://fdic01/division/dsc/cra/guidance/part3.html>,
and
FFIEC Interagency Core CRA Public Evaluation Tables
Examiner Guidance
<http://fdic01/division/dsc/cra/guidance/part2.html>

Community Contacts Database
<http://s00iis103/ccav2/> and *User Guide* (<http://s00iis103/ccav2/Help/CCUSersGuide.doc>)

CRA Performance Ratings (FFIEC and FDIC)
<http://www.ffiec.gov/craratings/default.aspx>
www2.fdic.gov/crapes

CRA Examination Schedule (FDIC)
www.fdic.gov/regulations/community/exam/index.html

A Guide to CRA Data Collection and Reporting
<http://www.ffiec.gov/cra/guide.htm>

All state member banks, state nonmember banks, national banks, and savings associations, except small institutions, are subject to data collection and reporting requirements. A small institution is a bank or thrift that, as of December 31 of either of the prior two calendar years, had total assets of less than \$1 billion. All institutions that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year, reporting in electronic format: 1) a transmittal sheet, 2) a definition of its assessment area(s), and 3) a record of its Community Development (CD) loans. In addition, any institution that wants to be evaluated under the Large Bank evaluation method must also collect and report CRA loan data.

Using the loan data submitted by the financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate and disclosure reports for each metropolitan area (MA). These reports are made available to the public each summer. The MA aggregate and disclosure reports for calendar years since 1996 are available on the FFIEC's CRA web site at <http://www.ffiec.gov/cra>. The FFIEC also provides to the public various electronic, paper and magnetic media items.

Approved CRA Wholesale and Limited Purpose Banks, Banks Operating Under Strategic Plans, and Special Purpose Banks
<http://www.fdic.gov/regulations/community/community/apprlp.html>

Applications Subject to CRA and Public Comments
<http://www2.fdic.gov/cra/>

Census Information: Available from the FFIEC CRA website
Census Data
Counties Located in Non-Metro Areas Listing
HUD Estimated Metropolitan Area Median Family Income Listing
<http://www.ffiec.gov/cra/censusproducts.htm#censusdata>

Recon
<http://wasiis102p/recon/index.asp>