

Small Institution Performance Evaluation

SAMPLE SMALL INSTITUTION PERFORMANCE EVALUATION*

PUBLIC DISCLOSURE

(Date of Evaluation)

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Name of Depository Institution
Institution's Identification Number

Address of Institution

Name of Supervisory Agency

Address of Supervisory Agency

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

* This is a sample format created for an institution operating in one assessment area in only one state. It should be adjusted, as appropriate, to reflect the requirements of Section 807 of the CRA (12 USC 2906), and each institution's operations.

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INSTITUTION'S CRA RATING: This institution is rated _____.

Summarize the major factors supporting the institution's rating. When evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs has been identified in the supervisory process, the conclusion must include a statement if the rating was influenced by this evidence. The conclusion should not mention any technical violations.

SCOPE OF EXAMINATION

Write a short description of the scope of the examination. At a minimum, discuss the time period covered in the review, the specific lending products reviewed, the names of (any) affiliates reviewed and their corresponding lending products, and how they were considered in the evaluation. Include a description of loan samples used in your analysis.

DESCRIPTION OF INSTITUTION

Write a brief description of the institution's ability to meet various credit needs based on its financial condition and size, product offerings, prior performance, legal impediments and other factors. Information that may be important to consider includes relationships with a holding company or affiliates, total assets, asset/loan portfolio mix, primary business focus, branching network, and any merger or acquisition activity.

DESCRIPTION OF (*Name of ASSESSMENT AREA*)

Describe the assessment area(s) under review by including appropriate information (and any trends) on the population, median income, employment conditions (including major employers), and community credit needs and business opportunities identified through outreach activities. Include, as appropriate, a discussion of the number and type of CRA-related community contacts that were consulted and relevant information incorporated, if any, in the CRA evaluation.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Discuss the institution's CRA performance. The facts, data, and analyses that were used to form a conclusion about the rating must be reflected in the performance evaluation. The narrative should clearly demonstrate how the performance criteria were analyzed in order to rate the institution. Examiners have the flexibility to discuss the five performance criteria in the order of their importance, rather than the order in which they appear in the regulation.

In addition to the information provided on the core criteria, the performance evaluation should include information on qualified investments and the provision of services, if used to support an Outstanding rating.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Write a paragraph about the institution's record of complying with the laws relating to discrimination and other illegal credit practices inconsistent with helping to meet community credit needs using the following guidelines.

If no substantive violations were found, state that no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified. Even if discrimination has not been found, comments related to the institution's fair lending policies, procedures, training programs and internal assessment efforts might still be appropriate.

When substantive violations involving discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs have been identified, state that substantive violations were found, whether they caused the CRA rating to be adjusted downward, and why the rating was or was not adjusted. Identify the law(s) and regulations(s) violated, the extent of the violation(s) (e.g., widespread, or limited to a particular office, division, subsidiary, or affiliate) and characterize management's responsiveness in acting upon the issue(s). Discuss whether the institution has policies, procedures, training programs, internal assessment efforts, or other practices in place to prevent discriminatory or other illegal credit practices. State whether management has taken, or has committed to take, corrective action particularly with respect to voluntary corrective action resulting from self-assessment(s).