

8. Review the results of the most recent compliance examination and determine whether evidence of discriminatory or other illegal credit practices should lower the institution's overall CRA rating or, if applicable, its CRA rating in any state or multi-state MSA. If evidence of discrimination or other illegal credit practices in any geography by the institution, or in any assessment area by any affiliate whose loans were considered as part of the institution's lending performance, was found, consider:
    - a. The nature, extent, and strength of the evidence of the practices;
    - b. The policies and procedures that the institution (or affiliate, as applicable) has in place to prevent the practices;
    - c. Any corrective action that the institution (or affiliate, as applicable) has taken, or has committed to take, including voluntary corrective action resulting from self-assessment; and
    - d. Any other relevant information.
  9. Assign a final rating for the institution as a whole and, if applicable, each state in which the institution has at least one branch and each multi-state MSA in which it has branches in two or more states, considering:
    - a. The institution's preliminary rating; and
    - b. Any evidence of discriminatory or other illegal credit practices.
  10. Discuss conclusions with management.
  11. Write an evaluation of the institution's performance for the examination report and the public evaluation.
  12. Prepare recommendations for a supervisory strategy and for matters that require attention or follow-up activities.
- Public File Checklist**
1. There is no need to review each branch or each complete public file during every examination. In determining the extent to which the institution's public files should be reviewed, consider the institution's record of compliance with the public file requirements in previous examinations, its branching structure and changes to it since its last examination, complaints about the institution's compliance with the public file requirements, and any other relevant information.
  2. In any review of the public file undertaken, determine whether branches display an accurate public notice in their lobbies, a complete public file is available in the institution's main office and at least one branch in each state, and the public file(s) in the main office and in each state contain:
    - a. All written comments from the public relating to the institution's CRA performance and any responses to them for the current and preceding two calendar years (except those that reflect adversely on the good name or reputation of any persons other than the institution);
    - b. The institution's most recent CRA Performance Evaluation;
    - c. A map of each assessment area showing its boundaries and, on the map or in a separate list, the geographies contained within the assessment area;
    - d. A list of the institution's branches, branches opened and closed during the current and each of the prior two calendar years, their street addresses and geographies;
    - e. A list of services (loan and deposit products and transaction fees generally offered, and hours of operation at the institution's branches), including a description of any material differences in the availability or cost of services between those locations;
    - f. The institution's loan-to-deposit ratio for each quarter of the prior calendar year;
    - g. A quarterly report of the institution's efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination; and
    - h. HMDA Disclosure Statements for the prior two calendar years for the institution and for each non-depository affiliate the institution has elected to include in assessment of its CRA record, if applicable.
  3. In any branch review undertaken, determine whether the branch provides the most recent public evaluation and a list of services generally available at its branches and a description of any material differences in the availability or cost of services at the branch (or a list of services available at the branch).

**Public Notice**

Determine that the appropriate CRA public notice is displayed as required by § 345.44.