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Intermediate Small Institution Performance Evaluation

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SAMPLE INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION FOR  
INTRASTATE INSTITUTIONS\*

**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(s) 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 \_\_\_\_\_.

**The Lending Test is rated:** \_\_\_\_\_.

**The Community Development Test 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 the needs of its community, including retail and community development 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), business opportunities identified through outreach activities, and the needs of the community, including community development needs. 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.

### **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

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 lending and the community development tests, and their

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respective performance criteria, as well as relevant information from the performance context, factored into the institution's rating. Charts and tables may be used to summarize and effectively present the most critical or informative data used by the examiner in analyzing the institution's performance and reaching conclusions.

#### **FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Write a paragraph about the institution's record of complying with laws relating to discrimination or 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 regulation(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).