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

Regulation: Community Investment Act, 12 CFR Part 345

Preamble to the 1995 CRA Regulation

Technical Changes to CRA Regulations to conform with OMB and Census Changes

Preamble to the 2005 Regulation Change

2001 Interagency Questions and Answers

2006 Interagency Questions and Answers

Consolidated Guidance for Preparing CRA Examinations and Performance Evaluations

CRA Amendments in the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 (IBBEA)

CRA Interpretive Letters

FFIEC CRA Interpretive Letters

CRA Qualified Investment Fund

Qualified Zone Academy Bonds (QZAB) Letter

CRA-Related Financial Institution Letters (FIL)

FIL 35-95: Revised Regulation Implementing the Community Reinvestment Act (Part 345); Revision to Regulation C

FIL 87-95: Technical Amendments to Correct and Clarify New Rules Implementing the Community Reinvestment Act (Part 345)

FIL 3-96: Designations as Wholesale or Limited Purpose Institutions; Submissions of Strategic Plans

FIL 26-98: Guidelines for Strategic Plan Submissions

FIL 10-2001: Final Rule on the Disclosure and Reporting of Community Reinvestment Act-Related Agreements

FIL 64-2001: Revised and New Interagency Questions and Answers Regarding Community Reinvestment

FIL 21-2005: Community Reinvestment Act Joint Notice of Proposed Rulemaking

FIL 29-2005: Final Technical Amendments to CRA Regulations

FIL 79-2005: Community Reinvestment Act: Joint Final Rules

FIL 23-2006: Community Reinvestment Act: New Interagency Questions and Answers

FIL 33-2006: Community Reinvestment Act: Interagency Examination Procedures

FIL 65-2010: Community Reinvestment Act: Joint Final Rule

FIL-93-2010: Community Reinvestment Act Annual Asset-Size Threshold Adjustment

Job Aids

FFIEC CRA Website: About CRA, How to File, Public Data

CRA Wiz/MAPPS

CRA Large Bank Core Tables
Sample Core Tables
"How To" Technical Guide,
FFIEC Interagency Core CRA Public Evaluation Tables
Examiner Guidance

Community Contacts Database

CRA Performance Ratings (FFIEC and FDIC website)

CRA Examination Schedule (FDIC website)

A Guide to CRA Data Collection and Reporting

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

Applications Subject to CRA and Public Comments

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

Recon (FDIC website)

FFIEC Geocoding/Mapping System:

A web-based tool designed to help institutions report information on mortgage, business, and farm loans. Geocoding refers to the Metropolitan Statistical Area (MSA), State, County, Census Tract combination (address information) that must be provided for each reported loan. The system allows institutions to enter a street address, and it then determines the census tract. When an address is not found, the mapping feature enables the user to determine the property location based on known landmarks, without resorting to a paper map. The system also provides Census demographic information about a particular census tract, including income, population, and housing data. Institutions use this information to assess whether they are meeting the credit needs of the communities in which they operate.

OMB Bulletin No. 03-04: June 2003 changes in Metropolitan Statistical Area (MSA) boundaries and terminology

- A five-digit MSA code from the new list of MSAs is to be used for 2004 CRA data. Use the five-digit code for Metropolitan Divisions when available.
- A four-digit MSA code from the old list of MSAs is to be used for 2003 CRA data.