The agencies would assign a performance score to each major product line. For example, if there are twice as many large single-family mortgage loans to low-income borrowers as to moderate-income borrowers for a geographic performance area, the bank’s performance on the distribution metric would be 14%.

For a geographic performance area, the agencies would assign a performance score for each major product line. The performance scores on all of the distribution metrics for each major product line would be averaged to arrive at a single performance score for each major product line.

The agencies would assign a performance score for each major product line. A major product line can correspond to one of the following conclusions:

- Substantial Noncompliance – 0
- Needs to Improve – 1
- Satisfactory – 2
- High Satisfactory – 3
- Outstanding – 4

For small business and small farm loans, the borrower distribution metrics would be the percentage of loans to businesses or farms with gross annual revenues of $250,000 or less, and the percentage of loans to businesses or farms that are certified as socially and economically disadvantaged by the Small Business Administration. For businesses or farms that are certified as socially and economically disadvantaged, the bank’s lending in low-income census tracts would be weighted as much as the low-income distribution metric. For borrowers that are not certified as socially and economically disadvantaged, the bank’s lending in low-income census tracts would be weighted as much as the moderate-income distribution metric. In Step 2, this would involve averaging the bank’s lending in low-income and moderate-income census tracts for each major product line.

The agencies would average the bank’s lending as a percentage of all lending for a bank in a geographic performance area, as well as the bank’s lending to low-income, moderate-income, and high-income borrowers in the areas as well as the bank’s lending to all borrowers in the areas.

The agencies would assign a performance score for each major product line. A major product line can correspond to one of the following conclusions:

- Substantial Noncompliance – 0
- Needs to Improve – 1
- Satisfactory – 2
- High Satisfactory – 3
- Outstanding – 4

The agencies would assign a performance score for each major product line. A major product line can correspond to one of the following conclusions:

- Substantial Noncompliance – 0
- Needs to Improve – 1
- Satisfactory – 2
- High Satisfactory – 3
- Outstanding – 4

For small business and small farm loans, the borrower distribution metrics would be the percentage of loans to businesses or farms with gross annual revenues of $250,000 or less, and the percentage of loans to businesses or farms that are certified as socially and economically disadvantaged by the Small Business Administration. For businesses or farms that are certified as socially and economically disadvantaged, the bank’s lending in low-income census tracts would be weighted as much as the low-income distribution metric. For borrowers that are not certified as socially and economically disadvantaged, the bank’s lending in low-income census tracts would be weighted as much as the moderate-income distribution metric.

For small business and small farm loans, the borrower distribution metrics would be the percentage of loans to businesses or farms with gross annual revenues of $250,000 or less, and the percentage of loans to businesses or farms that are certified as socially and economically disadvantaged by the Small Business Administration.