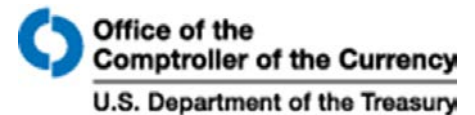




To Learn More About CRA



CRA | Public Information

- CRA Exam **Schedule** | Published by each agency
 - Opportunity for the **public to comment** on community needs and bank performance
- CRA Performance **Evaluations** (PE)
- CRA Public **Notice** | Must be displayed in the public lobby of each of its offices
- CRA Public **File** | Available at main office, certain branches or online (includes the most recent CRA PE, AA list/maps, etc.)

www.ffiec.gov

- Review upcoming CRA Examination **schedules***
- Obtain bank CRA **ratings**
- Download **published** CRA Performance Evaluations*
- Review CRA **median family income** data for your MSA

**linked to primary regulator's website*



Community Reinvestment Act



CRA Main

Distressed and
Underserved Tracts

CRA Ratings

Interagency Q&A

Geocoding System

Aggregate Report

Disclosure Report

National Aggregate Rpt

PDF Help

HMDA

CRA

The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 345, and 195, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate. In this section of the web site, you can find out more about the regulation and its interpretation and information on CRA examinations.



About CRA

- [Background & Purpose](#)
- [CRA Examinations](#)
- [Interagency Q&A](#)
- [Regulation](#)
- [Who Reports Data?](#)

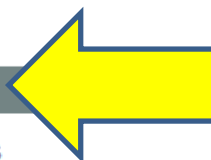
How to File

- [A Guide to CRA Data Collection and Reporting](#)
- [CRA/HMDA Newsletter](#)
- [Data Entry Software](#)
- [Edits](#)
- [File Formats](#)
- [Submitting Data](#)

Public Data

- [CRA Data Products](#)
- [CRA Examinations](#)
- [CRA Ratings](#)

- [FFIEC Census and Demographic Data](#)
- [On-Line Reports](#)



What's New

- ▶ 2/10/16 – The [CRA/HMDA Tips to a Successful Processing Season](#) is now available. It includes guidance on how to have a successful data submission experience for calendar year 2015 data.
- ▶ 12/30/15 – The [2016 CRA Data Entry Software](#) is now available.
- ▶ 12/22/15 – Annual [CRA Asset-Size Threshold Adjustments](#) for Small and Intermediate Small Institutions.
- ▶ 12/15/15 – Information about the upcoming [County and Metropolitan Statistical Area changes](#) included in the **2016 FFIEC Census file** are available for review.
- ▶ 12/15/15 – Additional information on [FFIEC adoption of the American Community Survey](#) since the release of the 2010 Census.
- ▶ [View More](#)



Click here to sign up for e-mail notices of website updates.

Banks | Public Information

- **FDIC | BankFind**
 - Bank's Primary Federal Regulator
 - Bank's Financial Information
 - Bank's Branch Listing
- **FDIC | Deposit Market Share**
 - Banks within a Geographic Area
 - Banks Share of Deposits by Geographic Area

Regulator Resources

- FFIEC | www.ffiec.gov/cra
 - One-stop for CRA ratings and demographic data
- FDIC | www.fdic.gov
 - *Deposit Insurance/ BankFind*
 - *Industry Analysis/ Deposit Market Share Report*
- Federal Reserve Board
 - [FRB Chicago - What is the CRA \(videos\)](#)
 - www.fedcommunities.org
- OCC | www.occ.gov
 - *Community Reinvestment Act*
 - CRA Handbook | Community Contact Process & Sample Qs
 - Q&As on Public Comment Process

FDIC Resources

- FDIC's Economic Inclusion Initiative
 - www.economicinclusion.gov
- FDIC's Affordable Mortgage Lending Center
 - www.fdic.gov/mortgagelending
- FDIC's Money Smart Financial Education Curricula (Youth, Adults, Older Adults and Small Business)
 - www.fdic.gov/moneysmart
- FDIC Community Affairs Program
 - <https://www.fdic.gov/consumers/community/program.html>

OCC Resources

- OCC Community Affairs
 - Outreach Schedules
 - Community Development Publications
 - Resources Directories

<https://www.occ.treas.gov/topics/community-affairs/index-community-affairs.html>

**thank
you**

Lisa Mifflin

Lisa.Mifflin@occ.treas.gov

202.230.4664

April A. Atkins, AICP

aatkins@fdic.gov

678.916.2237