

SAMPLE WHOLESALE AND LIMITED PURPOSE INSTITUTION EVALUATION*

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 table of contents is a sample for a large institution, and 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

INSTITUTION'S CRA RATING: This institution 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. Discuss how CRA activities were reviewed (using full-scope or limited-scope review). Include a description of loan samples used in your analysis. When appropriate, you may also refer the reader to a chart similar to that included in Appendix A.

DESCRIPTION OF INSTITUTION

Write a brief description of the institution. Include relevant information regarding the institution's holding company and affiliates, if any, the states and assessment areas served, the institution's ability to meet various credit needs based on its financial condition and size, product offerings, prior performance, legal impediments and other factors. Other information that may be important includes total assets, asset/loan portfolio mix, primary business focus, branching network, and any merger or acquisition activity.

CONCLUSIONS WITH RESPECT TO PERFORMANCE

Discuss the institution's overall CRA performance. The facts, data and analyses that were used to determine the overall rating should be reflected in the performance evaluation. The narrative should clearly demonstrate how the analyses of each of the performance criteria, and relevant information from the performance context, factored into the overall institution rating. Discuss what effect, if any, community development activities outside of the assessment area(s) and the broader statewide or regional area(s) that includes the institution's assessment area(s) may have on the 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 may 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 affiliates) 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).

MULTISTATE METROPOLITAN AREA

CRA RATING FOR (Name of Multistate Metropolitan Area, including State Names)¹: _____.

[Complete for each multistate metropolitan area where an institution has branches in two or more states within the multistate metropolitan area.]

Summarize the major factors supporting the institution's multistate metropolitan area rating. When evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs have been identified in the supervisory process and were taken into account in the CRA evaluation, the conclusion must include a statement that the rating was influenced by the evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. The conclusion should not mention any technical violations.

SCOPE OF EXAMINATION

Write a short description of the scope of the examination within the multistate metropolitan area. Discuss how CRA activities in the multistate metropolitan area were reviewed (using full-scope or limited-scope review). When appropriate, you may also refer the reader to a chart similar to that included in Appendix A.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN (Name of Multistate Metropolitan Area)

Describe the institution's operations within the multistate metropolitan area, including a description of each of the assessment areas that it serves within the multistate metropolitan area. Indicate how many of these assessment areas were reviewed using a full-scope review.

¹This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

CONCLUSIONS WITH RESPECT TO COMMUNITY DEVELOPMENT TEST IN (*Name of Multistate Metropolitan Area*)

Discuss the institution's CRA performance within the multistate metropolitan area. The facts, data and analyses that were used to form a conclusion about the rating should be reflected in the performance evaluation. The narrative should clearly demonstrate how the results of the community development test analysis, as well as the institution's record in assessment areas examined using a limited-scope review (located in the multistate metropolitan area), factored into the rating. Support your conclusions with an analysis of facts and data from the assessment areas reviewed using a full-scope review. In addition, include discussions of facts and data for assessment areas reviewed using a limited-scope review when appropriate. Indicate whether the institution's performance in the assessment areas reviewed using a limited-scope review is consistent with the institution's record in assessment areas reviewed using a full-scope review in the multistate metropolitan area. 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.

STATE

CRA RATING FOR (Name of State)²: _____

[If the institution has branches in more than one state, complete this section for each state. Otherwise, complete the metropolitan area and nonmetropolitan statewide area presentations only, as applicable.]

Summarize the major factors supporting the institution's state rating. When evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs have been identified in the supervisory process and were taken into account in the CRA evaluation, the conclusion must include a statement that the rating was influenced by the evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. The conclusion should not mention any technical violations.

SCOPE OF EXAMINATION

Write a short description of the scope of the examination within the state. Discuss how CRA activities in the state were reviewed (using full-scope or limited-scope review). When appropriate, you may also refer the reader to a chart similar to that included in Appendix A.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN (Name of State)

Describe the institution's operations within the state and the assessment area(s) that it serves. Information that may be important includes: total statewide assets; asset/loan portfolio mix; primary business focus; branching network; any merger or acquisition activity; and a brief description of the assessment areas within the state.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN (Name of State)

Discuss the institution's CRA performance within the state. The facts, data and analyses that were used to form a conclusion about the rating should be reflected in the performance evaluation. The narrative should clearly demonstrate how the analyses of the performance

²For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

XII. Performance Evaluation — Wholesale and Limited Purpose

criteria factored into the 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.

METROPOLITAN AREAS

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN *(Name of Metropolitan Area and State)*

Discuss the institution's CRA performance within the metropolitan area, including a description of the assessment area(s) that it serves within the metropolitan area. The facts, data and analyses that were used to form a conclusion should be reflected in the performance evaluation. The narrative should clearly demonstrate how the analyses of the performance criteria factored into the metropolitan area conclusion. Support your conclusions with an analysis of facts and data across geographies and demographic groups in the assessment areas reviewed using the examination procedures. Discuss any additional facts and data considered.

Additionally, discuss the institution's record in assessment areas examined using a limited-scope review (located in a metropolitan area). Indicate whether the institution's performance in the assessment areas reviewed using a limited-scope review is consistent with the institution's record in assessment areas reviewed using a full-scope review in the metropolitan area. Support your conclusions with appropriate facts and data.

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.

NONMETROPOLITAN STATEWIDE AREAS

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN *(Name of Nonmetropolitan Area and State)*

Discuss the institution's CRA performance within the nonmetropolitan statewide area, including a description of the assessment area(s) that it serves within the nonmetropolitan statewide area. The facts, data and analyses that were used to form a conclusion should be reflected in the performance evaluation. The narrative should clearly demonstrate how the analyses of the performance criteria factored into the conclusion for the nonmetropolitan statewide area. Support your conclusions with an analysis of facts and data across geographies and demographic groups in the assessment areas reviewed using the examination procedures. Discuss any additional facts and data considered.

Additionally, discuss the institution's record in assessment areas examined using limited-scope review (located in the nonmetropolitan statewide area.) Indicate whether the institution's performance in the assessment areas reviewed using a limited-scope review is consistent with the institution's record in assessment areas reviewed using a full-scope review in the nonmetropolitan statewide area. Support your conclusions with facts and data as appropriate.

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.

OTHER ACTIVITIES

If a wholesale or limited purpose institution has adequately addressed the needs of its assessment area(s), qualified investments, community development loans, or community development services that benefit areas outside of the institution's assessment area(s) and the broader statewide or regional area(s) that includes the institution's assessment areas may be considered. If the activities considered were not sufficient to raise the rating of the institution from an overall satisfactory to an outstanding, this section need only contain a statement that other activities were considered but did not affect the overall rating of the institution.

Charts or tables may be useful in depicting information throughout the presentation.

SUMMARY OF INSTITUTION'S OTHER COMMUNITY DEVELOPMENT ACTIVITIES

Summarize the institution's community development activities outside its assessment area(s) and the broader statewide or regional area(s) that includes the institution's assessment area(s). Include number, volume, and types of community development loans, qualified investments, and community development services.

DISCUSSION OF PERFORMANCE IN OTHER COMMUNITY DEVELOPMENT ACTIVITIES

Summarize the institution's performance in other community development activities. The narrative should demonstrate how these activities influenced the overall rating for the institution.

APPENDIX A

SCOPE OF EXAMINATION TABLE

Charts that illustrate the scope of the examination may be useful for large institutions with multiple assessment areas or institutions that use data from their affiliates. Charts, such as the ones below, may be used as a supplement to the discussion of the scope or in lieu thereof.

Institution Name
SCOPE OF EXAMINATION:
TIME PERIOD REVIEWED:
PRODUCTS REVIEWED:

LIST OF AFFILIATES AND PRODUCTS REVIEWED		
AFFILIATE(S):	AFFILIATE RELATIONSHIP:	PRODUCTS REVIEWED:

There is a statutory requirement that the written evaluation of a multistate institution's performance must list the individual branches examined in each state.

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA:	TYPE OF EXAMINATION:	BRANCHES VISITED:	OTHER INFORMATION:

APPENDIX B

SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA RATINGS

State or Multistate Metropolitan Area Name	State Rating

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