
Part B: Survey of CRA Special Lending Programs

General Instructions:

What type of lending is reported in this section?

This part of the survey focuses on loans extended under CRA special lending programs.

What constitutes a CRA special lending program?

By CRA special lending programs, we mean programs your banking institution has developed (or participates in) and uses specifically to enhance its CRA performance. A program meets this definition only if one of its documented purposes is to enhance your institution's CRA performance. These may include special affordable lending programs that offer more flexible underwriting standards and special loan terms (such as discounted interest rates or waivers or discounts of fees); and special programs offered or developed in conjunction with third parties, such as lending consortia, nonprofit organizations, or government agencies that offer special lending programs in which you participate. A CRA special lending program may involve housing-related, small business, consumer or other types of loans.

To what extent should government programs be included as a CRA special lending program?

For purposes of this survey, traditional government-backed lending programs, such as those offered by the Federal Housing Administration (FHA), Department of Veterans Affairs (VA), and Small Business Administration (SBA), should generally **NOT** be included as a CRA special lending program. However, activity associated with these programs may be included, *if your institution provides a special enhancement to the program*, such as providing a formal program of homebuyer education, technical assistance, or a waiver of fees.

Should community development loans be included as CRA special lending programs?

For the purposes of this survey, programs that focus on making community development loans as defined in the CRA regulation should **NOT** be included in responses in this section.

How should distinct CRA special lending programs be treated?

Please treat each distinct program that meets the definition of a CRA special lending program as a **separate** CRA special lending program (i.e., do not aggregate similar, but distinct programs).

What is the general scope of questions?

This part of the survey first seeks background information concerning each of your institution's five largest CRA special lending programs. The survey then requests performance information concerning (i) each of the five largest CRA special lending programs separately and (ii) **all** of your institution's ("overall") CRA special lending programs **in the aggregate**.

Contact Person for this Section

In case questions arise about answers given in this section, please provide (*print clearly*):

Institution Name _____

Contact _____

Phone Number () _____ - _____

How should the five largest CRA special lending programs be selected?

CRA special lending programs should be ranked according to the lending dollar volume associated with the program during 1999 (largest to smallest) and you should report on the top five programs. If your institution has five or fewer CRA special lending programs, you should provide information for each of your programs.

What activity should be included in the "overall" column?

Your responses to questions concerning your institution's "overall" experience with CRA special lending programs should reflect your institution's experience with **all** programs that meet the definition of a CRA special lending program.

How should the activities of your affiliates be treated in this section?

Include the activities of affiliates in CRA special lending programs **only** if they are considered in evaluating your institution's CRA performance.

How should the survey question responses be filled out?

Please provide a response to each question in the survey. In responding to all questions, we strongly urge you to make calculations and assessments using hard data whenever possible. If a particular question is not applicable to your institution (e.g., a question relates to loan purchases and your institution does not purchase any loans), check the "N/A" box provided in the survey. **If you do not know the answer to any question, please write "Don't Know" or "DK" anywhere in the appropriate question response area.** If you have a CRA special lending program, then no question in the relevant column should be left blank. If a question response area is left completely blank, additional follow-up with your institution may be required to determine if the question was inadvertently skipped.

What precision should be used in responding to questions?

If the answer calls for a dollar amount, please answer in thousands. If it calls for a percent, please round to the nearest whole percent. If it calls for percentage points, please round to the nearest hundredth of a percentage point.

What additional information should be returned with the questionnaire?

In addition to filling out the questions listed below, please, if possible, include a brochure or other publicly available descriptive material about each of your five largest CRA special lending programs (or all of your programs if you have fewer than five).

The information collected in the survey will not be made available to the public in a way that would allow members of the public to identify the responses provided by your institution. Also, the data will not be used for supervisory purposes.

If you have any questions about this questionnaire, please contact the Federal Reserve Board using the toll-free number (800-281-4930). Your call will be forwarded into a voice mail system where you can record your message. Every effort will be made to return your call within 24 hours.

Please complete and return the general information sheet and both parts of the survey (four sections in Part A and one section in Part B) no later than March 1, 2000 to:
Federal Reserve Board
Attention: CRA Lending Survey
1709 New York Avenue, NW, Fifth Floor
Washington, DC 20006

1. How many different CRA special lending programs does your banking institution offer?

None

Do not answer questions 2–44 on the following pages.

One

Please complete questions 2–40 in Column A and questions 43 and 44. Questions 19–42 for the Column F (overall section) may be left blank.

Two

Please complete questions 2–40 in Columns A and B, questions 19–40 in Column F (overall section), and questions 41–44.

Three

Please complete questions 2–40 in Column A through C, questions 19–40 in Column F (overall section), and questions 41–44.

Four

Please complete questions 2–40 in Column A through D, questions 19–40 in Column F (overall section), and questions 41–44.

Five or more; specify number _____

Select your five largest programs and complete questions 2–40 in Columns A through E, questions 19–40 in Column F (overall section), and questions 41–44. The responses to questions 19–40 in column F should reflect the sum of **all** programs, **including** those identified as your five largest programs.

Background Information on Five Largest CRA Special Lending Programs

Please answer the following questions about your **five largest CRA special lending programs**. Report information on your largest program in Column A, the second largest in column B (if there is more than one program), etc. If you have fewer than five programs, leave the unneeded columns blank.

Column A Largest CRA Special Lending Program

2. What is the name of your CRA special lending program or how do you refer to it within your banking institution? _____

3. What year did your institution establish or join the program? 19 _____
4. Please indicate the **original reasons** your institution established or joined this program: (check all boxes that apply)
- a. Believed it was needed to obtain a CRA rating of “Satisfactory”
 - b. Believed it was needed to receive a CRA rating of “Outstanding”
 - c. Source of additional profits
 - d. Identify new markets that had profit potential
 - e. Improve public image
 - f. Promote community growth and stability
 - g. Respond to the credit needs identified by you or by third parties in your local communities
 - h. Maintain market share in the face of increased competition
 - i. Minimize the likelihood of adverse public comment on your CRA record
 - j. Other (please specify) ; Specify

5. Please indicate the **current benefits** your banking institution receives from the program: (check all boxes that apply)
- a. Believe it is needed to obtain a CRA rating of “Satisfactory”
 - b. Believe it is needed to receive a CRA rating of “Outstanding”
 - c. Source of additional profits
 - d. Identify new markets that have profit potential
 - e. Improve public image
 - f. Promote community growth and stability
 - g. Respond to the credit needs identified by you or third parties in your local communities
 - h. Maintain market share in the face of increased competition
 - i. Minimize the likelihood of adverse public comment on your CRA record
 - j. Other (please specify) ; Specify

6. Is the program (or your institution’s participation in the program) run by a distinct unit or department within your banking institution? a. Yes
b. No
7. Does this program (or your institution’s participation in the program) cover more than one of your CRA assessment areas? a. Yes
b. No
-

| Column B Second Largest CRA Special Lending Program | Column C Third Largest CRA Special Lending Program | Column D Fourth Largest CRA Special Lending Program | Column E Fifth Largest CRA Special Lending Program | Column F Overall (all CRA special lending programs combined) |
|---|--|---|--|---|
| _____ | _____ | _____ | _____ | |
| _____ | _____ | _____ | _____ | |
| 19 _____ | 19 _____ | 19 _____ | 19 _____ | |
| a. <input type="checkbox"/> | a. <input type="checkbox"/> | a. <input type="checkbox"/> | a. <input type="checkbox"/> | |
| b. <input type="checkbox"/> | b. <input type="checkbox"/> | b. <input type="checkbox"/> | b. <input type="checkbox"/> | |
| c. <input type="checkbox"/> | c. <input type="checkbox"/> | c. <input type="checkbox"/> | c. <input type="checkbox"/> | |
| d. <input type="checkbox"/> | d. <input type="checkbox"/> | d. <input type="checkbox"/> | d. <input type="checkbox"/> | |
| e. <input type="checkbox"/> | e. <input type="checkbox"/> | e. <input type="checkbox"/> | e. <input type="checkbox"/> | |
| f. <input type="checkbox"/> | f. <input type="checkbox"/> | f. <input type="checkbox"/> | f. <input type="checkbox"/> | |
| g. <input type="checkbox"/> | g. <input type="checkbox"/> | g. <input type="checkbox"/> | g. <input type="checkbox"/> | |
| h. <input type="checkbox"/> | h. <input type="checkbox"/> | h. <input type="checkbox"/> | h. <input type="checkbox"/> | |
| i. <input type="checkbox"/> | i. <input type="checkbox"/> | i. <input type="checkbox"/> | i. <input type="checkbox"/> | |
| j. <input type="checkbox"/> ; Specify | j. <input type="checkbox"/> ; Specify | j. <input type="checkbox"/> ; Specify | j. <input type="checkbox"/> ; Specify | |
| _____ | _____ | _____ | _____ | |
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| a. <input type="checkbox"/> | a. <input type="checkbox"/> | a. <input type="checkbox"/> | a. <input type="checkbox"/> | |
| b. <input type="checkbox"/> | b. <input type="checkbox"/> | b. <input type="checkbox"/> | b. <input type="checkbox"/> | |
| c. <input type="checkbox"/> | c. <input type="checkbox"/> | c. <input type="checkbox"/> | c. <input type="checkbox"/> | |
| d. <input type="checkbox"/> | d. <input type="checkbox"/> | d. <input type="checkbox"/> | d. <input type="checkbox"/> | |
| e. <input type="checkbox"/> | e. <input type="checkbox"/> | e. <input type="checkbox"/> | e. <input type="checkbox"/> | |
| f. <input type="checkbox"/> | f. <input type="checkbox"/> | f. <input type="checkbox"/> | f. <input type="checkbox"/> | |
| g. <input type="checkbox"/> | g. <input type="checkbox"/> | g. <input type="checkbox"/> | g. <input type="checkbox"/> | |
| h. <input type="checkbox"/> | h. <input type="checkbox"/> | h. <input type="checkbox"/> | h. <input type="checkbox"/> | |
| i. <input type="checkbox"/> | i. <input type="checkbox"/> | i. <input type="checkbox"/> | i. <input type="checkbox"/> | |
| j. <input type="checkbox"/> ; Specify | j. <input type="checkbox"/> ; Specify | j. <input type="checkbox"/> ; Specify | j. <input type="checkbox"/> ; Specify | |
| _____ | _____ | _____ | _____ | |
| _____ | _____ | _____ | _____ | |
| _____ | _____ | _____ | _____ | |
| a. <input type="checkbox"/> Yes | a. <input type="checkbox"/> Yes | a. <input type="checkbox"/> Yes | a. <input type="checkbox"/> Yes | |
| b. <input type="checkbox"/> No | b. <input type="checkbox"/> No | b. <input type="checkbox"/> No | b. <input type="checkbox"/> No | |
| a. <input type="checkbox"/> Yes | a. <input type="checkbox"/> Yes | a. <input type="checkbox"/> Yes | a. <input type="checkbox"/> Yes | |
| b. <input type="checkbox"/> No | b. <input type="checkbox"/> No | b. <input type="checkbox"/> No | b. <input type="checkbox"/> No | |

Background Information on Five Largest CRA Special Lending Programs – Continued

Column A
Largest CRA
Special Lending Program

8. Which best describes the **primary** focus of the program? (which of the following best applies)

- a. Lower-income neighborhoods
- b. Lower-income borrowers
- c. Lower-income neighborhoods and borrowers
- d. Any type of small business
- e. Minority- and women-owned small businesses
- f. Other (please specify)

- a.
- b.
- c.
- d.
- e.
- f. ; Specify

9. What are the main products that are offered as part of the program? (check all boxes that apply)

- a. 1–4 family home purchase and refinance loans
- b. 1–4 family home improvement loans
- c. Small business loans
- d. Consumer loans
- e. Other (please specify)

- a.
- b.
- c.
- d.
- e. ; Specify

10. This program was developed by: (which of the following best applies)

- a. Your banking institution (or affiliates) alone
- b. Your banking institution and third party(s) (e.g., government, non-profit, etc.)
- c. Third party(s) alone

- a.
- b.
- c.

11. Does this program involve third parties on an on-going basis?

- a. Yes
- b. No

12. What types of organizations are these third parties? (check all boxes that apply)

- a. Federal government
- b. State government
- c. Local government
- d. Fannie Mae, Freddie Mac
- e. Federal Home Loan Bank
- f. Financial institution consortium
- g. Nonprofit organization
- h. Other (please specify)

- a.
- b.
- c.
- d.
- e.
- f.
- g.
- h. ; Specify

i. N/A-no third parties

i. N/A

| Column B Second Largest CRA Special Lending Program | Column C Third Largest CRA Special Lending Program | Column D Fourth Largest CRA Special Lending Program | Column E Fifth Largest CRA Special Lending Program | Column F Overall (all CRA special lending programs combined) |
|---|---|---|---|---|
| a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> ; Specify _____ _____ _____ | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> ; Specify _____ _____ _____ | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> ; Specify _____ _____ _____ | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> ; Specify _____ _____ _____ | |
| a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> ; Specify _____ _____ _____ | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> ; Specify _____ _____ _____ | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> ; Specify _____ _____ _____ | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> ; Specify _____ _____ _____ | |
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| a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | |
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| i. <input type="checkbox"/> N/A | i. <input type="checkbox"/> N/A | i. <input type="checkbox"/> N/A | i. <input type="checkbox"/> N/A | |

Background Information on Five Largest CRA Special Lending Programs – *Continued*

Column A
Largest CRA Special
Lending Program

13. What services do the third parties provide in connection with the program? (check all boxes that apply)
- a. Credit guarantees
 - b. Subsidized interest rates
 - c. Subsidized fees (i.e., cover some closing costs)
 - d. Grants for down-payment or other purposes
 - e. Identification of potential borrowers (including outreach and special marketing activities)
 - f. Screening of potential applicants
 - g. Underwriting
 - h. Pre-loan education or counseling for applicants (e.g., homebuyer education, technical assistance to small business)
 - i. Assistance in servicing account (e.g., contacting borrowers regarding loan payments)
 - j. Post-loan education or counseling for borrowers
 - k. Tax relief (credits or exemptions)
 - l. Second review of loan applicants
 - m. Purchase of broker loans
 - n. Subordinate mortgages (e.g., soft seconds)
 - o. Other (please specify) ; Specify

- p. N/A-no third parties N/A

14. What special features or services does your banking institution provide in connection with the program? (check all boxes that apply)
- a. Waived PMI
 - b. Reduced interest rates
 - c. Waived or reduced fees (i.e., cover some closing costs)
 - d. Longer term of loan
 - e. Grants for down-payment or other purposes
 - f. Special outreach and marketing activities
 - g. More flexible underwriting criteria
 - h. Pre-loan education or counseling for applicants (e.g., homebuyer education, technical assistance to small business)
 - i. Post-loan education or counseling for borrowers (e.g., post-loan technical assistance)
 - j. Special financial incentives to loan officers or brokers
 - k. Second review of loan applicants
 - l. Other (please specify) ; Specify

- m. None None

15. Are there explicit eligibility requirements for the program?
- a. Yes
 - b. No

| Column B Second Largest CRA Special Lending Program | Column C Third Largest CRA Special Lending Program | Column D Fourth Largest CRA Special Lending Program | Column E Fifth Largest CRA Special Lending Program | Column F Overall <i>(all CRA special lending programs combined)</i> |
|--|--|--|--|---|
| a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> g. <input type="checkbox"/> h. <input type="checkbox"/> i. <input type="checkbox"/> j. <input type="checkbox"/> k. <input type="checkbox"/> l. <input type="checkbox"/> m. <input type="checkbox"/> n. <input type="checkbox"/> o. <input type="checkbox"/> ; Specify _____ _____ _____ | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> g. <input type="checkbox"/> h. <input type="checkbox"/> i. <input type="checkbox"/> j. <input type="checkbox"/> k. <input type="checkbox"/> l. <input type="checkbox"/> m. <input type="checkbox"/> n. <input type="checkbox"/> o. <input type="checkbox"/> ; Specify _____ _____ _____ | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> g. <input type="checkbox"/> h. <input type="checkbox"/> i. <input type="checkbox"/> j. <input type="checkbox"/> k. <input type="checkbox"/> l. <input type="checkbox"/> m. <input type="checkbox"/> n. <input type="checkbox"/> o. <input type="checkbox"/> ; Specify _____ _____ _____ | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> g. <input type="checkbox"/> h. <input type="checkbox"/> i. <input type="checkbox"/> j. <input type="checkbox"/> k. <input type="checkbox"/> l. <input type="checkbox"/> m. <input type="checkbox"/> n. <input type="checkbox"/> o. <input type="checkbox"/> ; Specify _____ _____ _____ | |
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| m. <input type="checkbox"/> None | m. <input type="checkbox"/> None | m. <input type="checkbox"/> None | m. <input type="checkbox"/> None | |
| a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | |

Background Information on Five Largest CRA Special Lending Programs – *Continued*

Column A
Largest CRA Special
Lending Program

16. What are these requirements? (check all boxes that apply)

- a. Borrower income or business size maximum
- b. Geographic limitation
- c. Restricted to first-time homebuyers
- d. Restricted to business start-ups
- e. Loan size maximum
- f. Other (please specify)

- a.
- b.
- c.
- d.
- e.
- f. ; Specify

g. N/A-no requirements

g. N/A

17. Are your banking institution’s customary underwriting standards for the type of loans involved (e.g., 1-4 family mortgages, small business loans, etc.) altered under this program?

- a. Yes
- b. No

18. How are the underwriting standards altered? (check all boxes that apply)

- a. Lower down-payment required
- b. Less documentation required
- c. Lower cash reserves required
- d. Higher debt ratios allowed
- e. Alternative measures of credit quality (such as rent payments) permitted
- f. Lower standards for credit history applied
- g. More flexible employment history requirements permitted
- h. PMI or credit guarantee requirement waived or reduced
- i. Collateral requirement waived or reduced
- j. Compensating balances requirement waived or reduced
- k. Other (please specify)

- a.
- b.
- c.
- d.
- e.
- f.
- g.
- h.
- i.
- j.
- k. ; Specify

l. N/A-same standards

l. N/A

| Column B Second Largest CRA Special Lending Program | Column C Third Largest CRA Special Lending Program | Column D Fourth Largest CRA Special Lending Program | Column E Fifth Largest CRA Special Lending Program | Column F Overall <i>(all CRA special lending programs combined)</i> |
|---|---|---|---|---|
| a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> ; Specify _____ _____ _____ g. <input type="checkbox"/> N/A | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> ; Specify _____ _____ _____ g. <input type="checkbox"/> N/A | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> ; Specify _____ _____ _____ g. <input type="checkbox"/> N/A | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> ; Specify _____ _____ _____ g. <input type="checkbox"/> N/A | |
| a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No | |
| a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> g. <input type="checkbox"/> h. <input type="checkbox"/> i. <input type="checkbox"/> j. <input type="checkbox"/> k. <input type="checkbox"/> ; Specify _____ _____ _____ l. <input type="checkbox"/> N/A | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> g. <input type="checkbox"/> h. <input type="checkbox"/> i. <input type="checkbox"/> j. <input type="checkbox"/> k. <input type="checkbox"/> ; Specify _____ _____ _____ l. <input type="checkbox"/> N/A | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> g. <input type="checkbox"/> h. <input type="checkbox"/> i. <input type="checkbox"/> j. <input type="checkbox"/> k. <input type="checkbox"/> ; Specify _____ _____ _____ l. <input type="checkbox"/> N/A | a. <input type="checkbox"/> b. <input type="checkbox"/> c. <input type="checkbox"/> d. <input type="checkbox"/> e. <input type="checkbox"/> f. <input type="checkbox"/> g. <input type="checkbox"/> h. <input type="checkbox"/> i. <input type="checkbox"/> j. <input type="checkbox"/> k. <input type="checkbox"/> ; Specify _____ _____ _____ l. <input type="checkbox"/> N/A | |

Profile of 1999 Origination Activity

Please answer the following questions pertaining to your 1999 loan **origination experiences** in CRA special lending programs. Please provide information for your five largest programs in Columns A through E ordered in the same way as used in answering questions 2-18. In Column F, please provide performance information on **all** of your CRA special lending programs taken together. If you have one CRA special lending program, you should leave Column F blank. If you have more than five programs, be sure to include performance information on all of these additional programs in filling out Column F.

Column A
Largest CRA Special
Lending Program

19. What was the dollar amount of loans your institution originated or purchased under this program (all programs) in calendar year 1999? a. \$ _____
(in thousands)
20. The answer to question 19 was based upon: (which of the following best applies) a. Actual tabulations
b. Estimate based on reasonable assumptions and data
c. Educated guess
d. Previous question not answered
21. Of the 1999 program loan dollars reported in question 19, what percentage was originated or purchased in your institution's assessment area(s)? a. _____ percent (0-100%)
22. Of the 1999 program loan dollars reported in question 19, what percentage was retained at year-end in your portfolio?
a. Virtually all (95-100%) a. Virtually all
b. Most (60-94%) b. Most
c. About half (40-59%) c. About half
d. Some (6-39%) d. Some
e. Virtually none (0-5%) e. Virtually none

Profile of Portfolio as of December 31, 1999

Please answer the following questions pertaining to your banking institution's portfolio of CRA special lending program loans as of year-end 1999.

Column A
Largest CRA Special
Lending Program

23. What was the dollar amount of loans outstanding under this program (all programs) at your banking institution as of December 31, 1999? a. \$ _____
(in thousands)
24. The answer to question 23 was based upon: (which of the following best applies) a. Actual tabulations
b. Estimate based on reasonable assumptions and data
c. Educated guess
d. Previous question not answered

| Column B Second Largest CRA Special Lending Program | Column C Third Largest CRA Special Lending Program | Column D Fourth Largest CRA Special Lending Program | Column E Fifth Largest CRA Special Lending Program | Column F Overall <i>(all CRA special lending programs combined)</i> |
|--|--|--|--|--|
| a. \$ _____ <i>(in thousands)</i> | a. \$ _____ <i>(in thousands)</i> | a. \$ _____ <i>(in thousands)</i> | a. \$ _____ <i>(in thousands)</i> | a. \$ _____ <i>(in thousands)</i> |
| a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered |
| a. _____ percent (0–100%) | a. _____ percent (0–100%) | a. _____ percent (0–100%) | a. _____ percent (0–100%) | a. _____ percent (0–100%) |
| a. <input type="checkbox"/> Virtually all b. <input type="checkbox"/> Most c. <input type="checkbox"/> About half d. <input type="checkbox"/> Some e. <input type="checkbox"/> Virtually none | a. <input type="checkbox"/> Virtually all b. <input type="checkbox"/> Most c. <input type="checkbox"/> About half d. <input type="checkbox"/> Some e. <input type="checkbox"/> Virtually none | a. <input type="checkbox"/> Virtually all b. <input type="checkbox"/> Most c. <input type="checkbox"/> About half d. <input type="checkbox"/> Some e. <input type="checkbox"/> Virtually none | a. <input type="checkbox"/> Virtually all b. <input type="checkbox"/> Most c. <input type="checkbox"/> About half d. <input type="checkbox"/> Some e. <input type="checkbox"/> Virtually none | a. <input type="checkbox"/> Virtually all b. <input type="checkbox"/> Most c. <input type="checkbox"/> About half d. <input type="checkbox"/> Some e. <input type="checkbox"/> Virtually none |
| Column B Second Largest CRA Special Lending Program | Column C Third Largest CRA Special Lending Program | Column D Fourth Largest CRA Special Lending Program | Column E Fifth Largest CRA Special Lending Program | Column F Overall <i>(all CRA special lending programs combined)</i> |
| a. \$ _____ <i>(in thousands)</i> | a. \$ _____ <i>(in thousands)</i> | a. \$ _____ <i>(in thousands)</i> | a. \$ _____ <i>(in thousands)</i> | a. \$ _____ <i>(in thousands)</i> |
| a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered |

Profile of Portfolio as of December 31, 1999 – Continued

Column A
Largest CRA Special
Lending Program

25. Approximately what percentage of the loan dollars in your portfolio under this program (all programs) as of December 31, 1999 were in the following categories: (should total 100%)
- | | |
|---|---------------------------|
| a. 1-4 family home purchase and refinance loans | a. _____ percent |
| b. 1-4 family home improvement loans | b. _____ percent |
| c. Small business loans | c. _____ percent |
| d. Consumer loans | d. _____ percent |
| e. Other (please specify) | e. _____ percent; Specify |
- _____
- _____
- _____
26. Approximately what percentage of the loan dollars in your portfolio under this program (all programs) as of December 31, 1999 were in the following categories: (should total 100%)
- | | |
|--|------------------|
| a. Loans originated in 1999 | a. _____ percent |
| b. Loans originated in 1997-98 | b. _____ percent |
| c. Loans originated in 1995-96 | c. _____ percent |
| d. Loans originated in 1994 or earlier | d. _____ percent |
27. Approximately what percentage of the loan dollars in your portfolio under this program (all programs) as of December 31, 1999 involved credit guarantees, tax credits, or rate or fee subsidies provided by third parties (excluding personal guarantees)?
- | |
|---------------------------|
| a. _____ percent (0–100%) |
|---------------------------|

Profile of Delinquency as of December 31, 1999 and 1999 Net Charge-offs

Please answer the following questions pertaining to your CRA special lending program loan delinquencies in your 1999 year-end portfolio and net charge-off experience over calendar year 1999.

Column A
Largest CRA Special
Lending Program

28. What percentage of the loan dollars outstanding in your portfolio under this program (all programs) as of December 31, 1999 was 30-89 days delinquent?
- | |
|----------------------------|
| a. _____ percentage points |
|----------------------------|
29. The answer to question 28 was based upon: (which of the following best applies)
- | |
|---|
| a. <input type="checkbox"/> Actual tabulations |
| b. <input type="checkbox"/> Estimate based on reasonable assumptions and data |
| c. <input type="checkbox"/> Educated guess |
| d. <input type="checkbox"/> Previous question not answered |
30. What percentage of the loan dollars as of December 31, 1999 that you either (1) held in portfolio or (2) sold, but continue to service, under this program (all programs) was 30-89 days delinquent?
- | |
|----------------------------|
| a. _____ percentage points |
|----------------------------|

| Column B Second Largest CRA Special Lending Program | Column C Third Largest CRA Special Lending Program | Column D Fourth Largest CRA Special Lending Program | Column E Fifth Largest CRA Special Lending Program | Column F Overall (all CRA special lending programs combined) |
|--|--|--|--|--|
| a. _____ percent b. _____ percent c. _____ percent d. _____ percent e. _____ percent; Specify | a. _____ percent b. _____ percent c. _____ percent d. _____ percent e. _____ percent; Specify | a. _____ percent b. _____ percent c. _____ percent d. _____ percent e. _____ percent; Specify | a. _____ percent b. _____ percent c. _____ percent d. _____ percent e. _____ percent; Specify | a. _____ percent b. _____ percent c. _____ percent d. _____ percent e. _____ percent; Specify |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| a. _____ percent b. _____ percent c. _____ percent d. _____ percent | a. _____ percent b. _____ percent c. _____ percent d. _____ percent | a. _____ percent b. _____ percent c. _____ percent d. _____ percent | a. _____ percent b. _____ percent c. _____ percent d. _____ percent | a. _____ percent b. _____ percent c. _____ percent d. _____ percent |
| a. _____ percent (0–100%) | a. _____ percent (0–100%) | a. _____ percent (0–100%) | a. _____ percent (0–100%) | a. _____ percent (0–100%) |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Column B Second Largest CRA Special Lending Program | Column C Third Largest CRA Special Lending Program | Column D Fourth Largest CRA Special Lending Program | Column E Fifth Largest CRA Special Lending Program | Column F Overall (all CRA special lending programs combined) |
| a. _____ percentage points | a. _____ percentage points | a. _____ percentage points | a. _____ percentage points | a. _____ percentage points |
| a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered |
| a. _____ percentage points | a. _____ percentage points | a. _____ percentage points | a. _____ percentage points | a. _____ percentage points |

Profile of Delinquency as of December 31, 1999 and 1999 Net Charge-offs – Continued**Column A**
Largest CRA Special
Lending Program

-
31. The answer to question 30 was based upon: *(which of the following best applies)*
- a. Actual tabulations
 - b. Estimate based on reasonable assumptions and data
 - c. Educated guess
 - d. Previous question not answered
-
32. What percentage of the loan dollars outstanding in your portfolio under this program (all programs) as of December 31, 1999 was 90 days or more delinquent or non-accruing?
- a. ____ percentage points
-
33. The answer to the preceding question 31 was based upon: *(which of the following best applies)*
- a. Actual tabulations
 - b. Estimate based on reasonable assumptions and data
 - c. Educated guess
 - d. Previous question not answered
-
34. What percentage of the loan dollars as of December 31, 1999 that you either (1) held in portfolio or (2) sold, but continue to service, under this program (all programs) was 90 or more days delinquent or non-accruing?
- a. ____ percentage points
-
35. The answer to question 34 was based upon: *(which of the following best applies)*
- a. Actual tabulations
 - b. Estimate based on reasonable assumptions and data
 - c. Educated guess
 - d. Previous question not answered
-
36. What was your net charge-off rate (in percentage points) in 1999 for this program (all programs) (total net charge-offs of program loan dollars during 1999 divided by your average program loan dollars outstanding over 1999)?
- a. ____ percentage points
-
37. The answer to question 36 was based upon: *(which of the following best applies)*
- a. Actual tabulations
 - b. Estimate based on reasonable assumptions and data
 - c. Educated guess
 - d. Previous question not answered
-

Profile of 1999 Profitability

Please answer the following questions pertaining to the profitability of your banking institution's CRA special lending programs. We are seeking a comprehensive measure of profitability and consequently would like you to consider a number of factors, **including revenues and costs associated with overhead, origination, and servicing costs; pricing; delinquency; default and losses; prepayment; loan sales and purchases; and related account business (e.g., deposit account relationship).**

Column A Largest CRA Special Lending Program

38. Overall, in 1999, lending under this program (all programs) was:
- a. Profitable
 - b. Marginally profitable
 - c. Break even
 - d. Marginally unprofitable
 - e. Unprofitable
-
39. What was your overall return on equity (ROE) for this program (all programs) in 1999?
- a. ____ percentage points
-
40. The answers to questions 38 and 39 were based upon: (which of the following best applies)
- a. Actual tabulations
 - b. Estimate based on reasonable assumptions and data
 - c. Educated guess
 - d. Previous questions not answered
-
41. As of December 31, 1999, what percentage of your CRA special lending program loan dollars were in programs that were: (should total 100%)
-
-
42. The answer to question 41 was based upon: (which of the following best applies)
-
-

| Column B Second Largest CRA Special Lending Program | Column C Third Largest CRA Special Lending Program | Column D Fourth Largest CRA Special Lending Program | Column E Fifth Largest CRA Special Lending Program | Column F Overall <i>(all CRA special lending programs combined)</i> |
|--|--|--|--|--|
| a. <input type="checkbox"/> Profitable b. <input type="checkbox"/> Marginally profitable c. <input type="checkbox"/> Break even d. <input type="checkbox"/> Marginally unprofitable e. <input type="checkbox"/> Unprofitable | a. <input type="checkbox"/> Profitable b. <input type="checkbox"/> Marginally profitable c. <input type="checkbox"/> Break even d. <input type="checkbox"/> Marginally unprofitable e. <input type="checkbox"/> Unprofitable | a. <input type="checkbox"/> Profitable b. <input type="checkbox"/> Marginally profitable c. <input type="checkbox"/> Break even d. <input type="checkbox"/> Marginally unprofitable e. <input type="checkbox"/> Unprofitable | a. <input type="checkbox"/> Profitable b. <input type="checkbox"/> Marginally profitable c. <input type="checkbox"/> Break even d. <input type="checkbox"/> Marginally unprofitable e. <input type="checkbox"/> Unprofitable | a. <input type="checkbox"/> Profitable b. <input type="checkbox"/> Marginally profitable c. <input type="checkbox"/> Break even d. <input type="checkbox"/> Marginally unprofitable e. <input type="checkbox"/> Unprofitable |
| a. ____ percentage points | a. ____ percentage points | a. ____ percentage points | a. ____ percentage points | a. ____ percentage points |
| a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous questions not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous questions not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous questions not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous questions not answered | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous questions not answered |
| | | | | a. ____ % in programs that were profitable in 1999 b. ____ % in programs that were marginally profitable in 1999 c. ____ % in programs that were break even in 1999 d. ____ % in programs that were marginally unprofitable in 1999 e. ____ % in programs that were unprofitable in 1999 |
| | | | | a. <input type="checkbox"/> Actual tabulations b. <input type="checkbox"/> Estimate based on reasonable assumptions and data c. <input type="checkbox"/> Educated guess d. <input type="checkbox"/> Previous question not answered |

43. Considering all of your CRA special lending programs together, other than items related to profitability and items cited in question 5, are there other benefits your banking institution receives from CRA special program lending?

Yes No



If yes, please specify _____

44. Considering all of your CRA special lending programs together, other than items related to profitability, are there other costs your banking institution incurs from CRA special program lending?

Yes No



If yes, please specify _____

