

XYZ Bank CRA Self-Assessment Report: Comparison to Key Performance Benchmarks

TEST DESCRIPTION		20XX Market Based Performance Standard	Your Bank Performance	20XX Portfolio % Orig and Purch	Comments
Test 1	Assessment Area Proportion	>=50%	HMDA Loans	81.3%	If Bank has multiple Assessment Areas this is computed for the combined AAs as is done by examiners during a CRA performance evaluation. If multiple states lending is grouped by state and ratios are calculated on a state by state basis. GDV recommends a minimum of 60% to provide a margin for error and any unusual variations in bank performance. If results exceed 60% flags are green. Yellow indicates >=50%<60% and red indicates <50%
Mortgage Mkt	Assessment Area Mortgage Market Lenders	285	HMDA \$(000)	83.9%	
	Bank Assessment Area Mortgage Market Rank	14			
County	Small Business Market				
Cumberland	Number of CRA Lenders in County	66			
	Bank CRA Market Rank	1			
York	Number of CRA Lenders in County	51	Small Business Loans	86.0%	
	Bank CRA Market Rank	5	Small Business \$(000)	82.8%	
	Number of CRA Lenders in County				
	Bank CRA Market Rank				
	Number of CRA Lenders in County		Small Farm Loans	100.0%	
	Bank CRA Market Rank		Small Farm Loan \$(000)	100.0%	
	Number of CRA Lenders in County				
	Bank CRA Market Rank				
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	Bank CRA Market Rank				
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	Bank CRA Market Rank				
Test 2	Assessment Area Dispersion	no unexplained gaps	Your Bank Performance	76	This is # of tracts in Assessment Area with loans/purchases. Green >=80% tracts with loans
			All Loan Portfolios in Analysis Tables	74	
Test 3	Lending in LMI Tracts	HMDA and CRA Market Penetration Rates	Your Bank Performance		These calculations include any loans purchased Green >=standard. Yellow>=80% of standard up to standard. Red<80% of standard
	HMDA ORIG %	11.2%	HMDA %	17.5%	
	HMDA \$ %	11.2%	HMDA \$ %	20.1%	
	CRA SMALL BUS %	20.8%	CRA SMALL BUS %	30.0%	
	CRA SMALL BUS \$ %	25.4%	CRA SMALL BUS \$ %	27.9%	
	CRA SMALL FARM %	NA	CRA SMALL FARM %	100.0%	
	CRA SMALL FARM \$ %	NA	CRA SMALL FARM \$ %	100.0%	
	HMDA LMI Tract Rank	5			
Test 4	Lending to LMI Apps / Very Small Bus	HMDA and CRA Market Established Stds	Your Bank Performance		
	HMDA ORIG %	22.8%	HMDA %	18.6%	
	HMDA \$ %	14.0%	HMDA \$ %	11.0%	
	CRA VERY SMALL BUS %	48.4%	BANK VERY SMALL BUS %	64.7%	
	CRA VERY SMALL BUS \$ %	37.7%	BANK VERY SMALL BUS \$ %	56.7%	
	CRA VERY SMALL FARM %	NA	BANK VERY SMALL FARM %	100.0%	
	CRA VERY SMALL FARM \$ %	NA	BANK VERY SMALL FARM \$ %	100.0%	
	LMI Mortgage Market # Lenders	285			
	Bank LMI App Lending Rank	15			
Test 5	Community Development Lending	CRA Market	Your Bank Performance	\$(000)	In absence of Com Needs Assessment GDV recommends target 1% of asset size and minimum of 0.5% of assets
	Number Reporting Lenders	10	# Community Develop Loans	9	
	Rank	2	Community Develop \$(000)	\$7,330	
Test 6	Flexible & Innovative Loan Programs		Special Bank Loan Programs		Compiling information about these programs can earn extra recognition in a CRA performance evaluation