CRA Exam Preparation Checklist

Does your Public File contain the following information so as to be complete and up to date?

YES NO

- ☐ ☐ a. Your Assessment Area Map that is accurate and up to date.
- ☐ ☐ b. Your Census Tract list.
- ☐ ☐ c. Your last (2) years of HMDA disclosure statements (HMDA reporting banks)
- ☐ ☐ d. Your last (2) years of CRA disclosure statements (CRA reporting banks)
- ☐ ☐ e. Any public comments pertaining to CRA performance and responsibilities - and the bank's response to them. (If no public comments were recorded, then it is advisable for the bank to place into record a statement that no CRA related comments were received from the public and it should be signed by the CRA Officer)
- ☐ ☐ f. Your bank's latest CRA Performance Evaluation as issued by its regulatory agency.
- ☐ ☐ g. Your list of bank services and costs.
- ☐ ☐ h. Your list of branches including addresses, hours/days of operation, and any differences in services or service costs.
- ☐ ☐ i. Your list of branches opened or closed within the last (2) years.
- ☐ ☐ j. (If your bank elected to include consumer loans in its latest CRA PE), a list of the number and value of consumer loans for the category of consumer loans including inside and outside the Assessment Area, inside tracts by income level and borrowers of each income class.

Have you performed a CRA Self -Assessment and analyzed your performance using the standards by which your examiner will test you?

The CRA Lending Tests:

YES NO

- ☐ ☐ a. Assessment Area ratio. (Is ours rated > 50%?)
- ☐ ☐ b. Gap analysis. (Do we have lending gaps?)
- ☐ ☐ c. Lending in Assessment Area low and moderate income census tracts. (Is our "penetration rate" $\geqq$ the market?)
- ☐ ☐ d. Lending to low and moderate income borrowers in the Assessment Area. (Is our "penetration rate" $\geqq$ the market?)
- ☐ ☐ e. Lending to very small businesses ($1 million GAR or less) in the Assessment Area. (Is our "penetration rate" $\geqq$ the market?)
- ☐ ☐ f. Loan deposit ratios $\geqq$ 50th percentile for peer groups.

Community Development activities (Intermediate-small and Large banks):

- ☐ ☐ a. Community Development loans, values, and qualified purpose are collected - compiled - and documented.
- ☐ ☐ b. Community Development investments, values, and qualified purpose are collected - compiled - and documented.
- ☐ ☐ c. Community Development services and qualified purpose are collected - compiled - and documented.

"Performance Context Data" has been collected:

- ☐ ☐ a. Market demographics. (Family income, housing)
- ☐ ☐ b. Local loan market data and competition performance.
- ☐ ☐ c. Bank strategy, resources, and history.

Loan programs that are "responsive to your community's needs":

YES NO

☐ ☐ a. List any qualified programs including a description of them - its features, benefits, and targeted audience and the volume and value of any such loans. (Any loan program or Community Development Investment that is innovative and flexible and responsive to community needs can earn extra consideration during your CRA Exam).

Have you checked for Data Integrity?

YES NO

☐ ☐ a. Internal and external data audits have been conducted and their results are available for inspection.

☐ ☐ b. Copies of any written systems and procedures are available.

☐ ☐ c. Documentation of training for personnel regarding CRA.

☐ ☐ d. CRA small business and farm loans have been compared to and reconciled with data entry codes for the Call Report for such loans and the reconciliation is available.

**You must post a "Public Notice" of the availability of all this information for public viewing, in ALL Branches!

If you have a problem regarding any of the points in this checklist, contact us now. We offer products and services that can HELP you create an efficient and effective CRA Program and help you PASS your exam!

GEODATAVISION

"WE MAKE DATA WORK FOR YOU"

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THIS IS YOUR CRA EXAM CHECKLIST !

CRA Officers
Compliance Officers
Executive Management

Important information that is critical to all banks regarding CRA performance and compliance!

From the CRA Experts at GeoDataVision