

Federal Reserve Bank of San Francisco
101 Market Street, San Francisco, California 94105

April 25, 2014

To State Member Banks, Bank
Holding Companies, Financial Holding
Companies, Savings and Loan Holding Companies,
and Foreign Banking Offices
in the Twelfth Federal Reserve District

CA 14-2 Revised Interagency Large Institution CRA Examination Procedures and Consolidation of Interagency CRA Examination Procedures and Supporting Materials

Applicability to Community Banking Organizations: This guidance applies to all state member banks, including those with \$10 billion or less in consolidated assets.

The Federal Reserve, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency (Agencies) recently approved the attached interagency Large Institution Community Reinvestment Act (CRA) examination procedures. The revised examination procedures explain how community development activities that benefit a broader statewide or regional area that includes an institution's assessment area(s) and investments in nationwide funds will be considered when evaluating an institution's CRA performance, assigning ratings, and developing public performance evaluations.

The revised examination procedures reflect, and are consistent with, the recently updated "Interagency Questions and Answers Regarding Community Reinvestment" (Questions and Answers), which were issued on November 15, 2013, to address several community development issues.

Additionally, this CA letter republishes, without change, the interagency Small Institution CRA examination procedures, the interagency Intermediate Small Institution CRA examination procedures, the interagency Wholesale/Limited Purpose CRA examination procedures, the interagency Strategic Plan CRA examination procedures, the Instructions for Writing Public Evaluations, and the FFIEC Community Contact Form, which were all previously transmitted with CA Letter 06-9.

Additional Information

All circulars and documents are available on the Internet through the Federal Reserve Bank of San Francisco's website, at <http://www.frbsf.org/banking-supervision/publications/district-circular-letters/>.

For additional information, please contact:

Federal Reserve Bank of San Francisco
Banking Supervision and Regulation
(801) 322-7853

Attachments

[Revised Interagency Large Institution CRA Examination Procedures](#)
[Interagency Small Institution CRA Examination Procedures](#)
[Interagency Intermediate Small Institution CRA Examination Procedures](#)
[Interagency Wholesale/Limited Purpose CRA Examination Procedures](#)
[Interstate Strategic Plan CRA Examination Procedures](#)
[Instructions for Writing Public Evaluations](#)
[FFIEC Community Contact Form](#)

Cross References:

CA 13-18 "[Final Revisions to Interagency Questions and Answers Regarding Community Reinvestment](#)" (November 15, 2013)