

Fall CRA Roundtable
Hosted by the Federal Reserve Bank of San Francisco
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CRA Exam Practicalities
The Investment Test

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- Provide a complete list of investments made during the review period.
- For each investment:
 1. Describe it—be prepared to explain complex investments in more detail
 2. Provide the dollar amount
 3. Advise when it was made
 4. Be prepared to describe/document how it meets community development needs and the area(s) served
 5. For complex/difficult investments, be prepared to describe the difficulty and time spent in bringing the investment to completion
- Don't be bashful about trying to get investment credit—if you're uncertain whether an investment or grant is eligible for CRA credit, provide the data along with your best argument to the examiner(s) for consideration.
- If you want outstanding investments considered, provide the following:
 1. Describe the investments
 2. Detail when they were originally made
 3. Provide the original amounts of the investments and the amounts presently outstanding

