

BANK NAME
COMMUNITY REINVESTMENT ACT EXAMINATION
EXAMINATION DATE

Investment Test

General Information

Organization: _____

Organization Type (CDC, Advocacy Group, etc.): _____

Investment Type (grant, deposit, share, etc.): _____ Date: _____

Investment Amount: \$ _____ Bank Participation % (if any): _____

Investment Information (provide a brief description of the investment and check all criteria which apply - if none apply mark "Not a qualifying investment" below and provide an explanation): __

____ Financial intermediaries including, Community Development Financial Institutions (CDFI), Community Development Corporations (CDC), minority- and women-owned financial institutions, community loan funds, and low-income or community development credit unions) that primarily lend or facilitate lending in low- and moderate-income areas or to low- and moderate-income individuals in order to promote community development, such as a CDFI that promotes economic development on an Indian reservation.

____ Organizations engaged in affordable housing rehabilitation and construction, including multifamily rental housing.

____ Organizations, including for example, Small Business Investment Companies (SBICs) and specialized SBICs, that promote economic development by financing small businesses.

____ Facilities that promote community development in low- and moderate-income areas for low- and moderate-income individuals, such as youth programs, homeless shelters, soup kitchens, health care facilities, battered women's centers, and alcohol and drug recovery centers.

____ Projects eligible for low-income housing tax credits.

____ State and municipal obligations, such as revenue bonds, that specifically support affordable housing or other community development.

____ Not-for-profit organizations serving low- and moderate-income housing or other community development needs, such as counseling for credit, home-ownership, home maintenance, and other financial services education

____ Organizations supporting activities essential to the capacity of low- and moderate-income individuals or geographies to utilize credit or to sustain economic development, such as, for example, day care operations and job training programs that enable people to work.

____ Other: _____

____ Not a qualifying investment.

Explanation: _____

PART I

*****DUE [DATE]*****

COMMUNITY REINVESTMENT ACT

1. A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list. Please provide two listings of the assessment area geographies, one using the 1990 census data and the other using the 2000 census data. If possible, please provide the census tract listings in an electronic format.
2. A list of the bank's branches and deposit-taking ATMs, including their street addresses and geographies, and a list of branches opened or closed since the previous examination. Although not required for purposes of CRA, please include this information for any loan production offices operated by the bank. If possible, please provide the branch listing in an electronic spreadsheet as well.
3. The loan data required to be collected and reported in accordance with section 228.42 of Regulation BB (small business and small farm). If you wish to have your consumer loans considered in our CRA assessment of your bank's performance, please include them as well. In addition, include all HMDA reportable transactions.

The sample period for the examination will be from **[date] through [date]**. Through previous data submissions, the bank has provided **HMDA Loan Data through December 31, 2001**. For purposes of this request, include CRA data from **[date] through [date]**, and HMDA data from **[date] through [date]**.

Please email electronic submissions to John.Smith@sf.frb.org. Alternatively, you may mail a diskette to the San Francisco office. Questions regarding electronic transmissions should be directed to Mr. Smith at (415) 555-1234.

PART I**Instructions for Loan Submission**

If the CRA or HMDA loan data was collected and stored in the Windows version of the software provided by the Federal Reserve Board, download the data as described below. If the data was collected and stored in another medium, the information for each loan record may be submitted in any database file format, such as DBase, ASCII text, Excel or Lotus 1-2-3, and we ask that you provide each data item required by section 228.42 in a separate field. If you have any questions about the request, please call the Consumer Compliance Liaison listed in the cover letter. Please mail your diskette to the CCL.

To export CRA data, choose the export option on the CRA Front Page. On the Export Option screen, select "For Other Purpose." Then, on the Export For Other Purpose screen, click on the "Select" button and select "Transmittal Sheet," "Assessment Area," and the individual loan types for which data was collected. Ensure that "Standard CRA" is the export type. Finally, click on the "Begin" button to start the exporting process. In addition to the various loan products, it is very important that the Transmittal Sheet and the Assessment Area be selected.

To export HMDA data, choose the "Standard HMDA" format using the "For Other Purpose" option on the HMDA Data Collection software.

If you opt to include consumer loans, segregate them by type in accordance with section 228.42(c)(1). For each type, provide the data items listed under section 228.42(a)(1)(i)-(iv) using the proper CRA collection code (4 = home equity, 5 = motor vehicles, 6 = credit card, 7 = other secured consumer loans, 8 = other unsecured consumer loans).

You also may send this information via email to Patrick.Cheng@sf.frb.org.

COMMUNITY REINVESTMENT ACT

1. A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services.
2. A listing of qualified community development loans and applicable supporting documentation.¹
3. A listing of qualified community development investments and applicable supporting documentation in accordance with Section 228.23 of Regulation BB.²
4. A listing of qualified community development services and applicable supporting documentation in accordance with Section 228.24 of Regulation BB.³
5. A listing of innovative or flexible loan programs targeting low- and moderate-income individuals or geographies. If available, provide the number and dollar amount of loans originated within the bank's assessment area(s) under such programs. Also include a brief description of each program.

¹Examples of community development loans include, but are not limited to, loans to: borrowers for affordable housing rehabilitation and construction, including construction and permanent financing of multi-family rental property serving low- and moderate-income persons; not-for-profit organizations serving primarily low- and moderate-income housing borrowers, or other community development needs; borrowers in support of community facilities in low- and moderate-income areas or that are targeted to low- and moderate-income individuals.; financial intermediaries including, but not limited to, Community Development Financial Institutions (CDFIs), Community Development Corporations (CDCs), minority- and women-owned financial institutions, and low-income or community development credit unions that primarily lend or facilitate lending in low- and moderate-income areas or to low- and moderate-income individuals in order to promote community development. Other examples include loans to: local, state, and tribal governments for community development activities; and loans to finance environmental clean-up or redevelopment of an industrial site as part of efforts to revitalize the low- or moderate-income community in which the property is located.

²Examples of qualified investments include, but are not limited to, investments, grants, deposits, or shares: in or to financial intermediaries (including, but not limited to CDFIs, CDCs, minority- and women-owned financial institutions, and low-income or community development credit unions) that primarily lend or facilitate lending in low- and moderate-income areas or to low- and moderate-income individuals in order to promote community development (such as a CDFI that promotes economic development on an Indian reservation); in support of organizations engaged in affordable housing rehabilitation and construction, including multi-family rental housing; in support of organizations promoting economic development by small businesses, including Small Business Investment Companies (SBICs) and specialized SBICs; to support or develop facilities that promote community development in low- and moderate-income areas for low- and moderate-income individuals, such as day care facilities; in projects eligible for low-income housing tax credits; in state and municipal obligations that specifically support affordable housing or other community development; to not-for-profit organizations serving low- and moderate-income housing or other community development needs, such as home-ownership counseling, home maintenance counseling, credit counseling, and other financial services education; and in or to organizations supporting activities essential to the capacity of low- and moderate-income individuals or geographies to utilize credit or to sustain economic development.

³Examples of community development services include, amount other things: providing technical expertise for not-for-profit, tribal or government organizations serving low- and moderate-income housing needs or economic revitalization and development; lending executives to organizations facilitating affordable housing construction, rehabilitation, or development; providing credit, home buyer, or home maintenance counseling and/or financial planning to promote community development and affordable housing; school savings programs; and other financial services the primary purpose of which is community development, such as low-cost or free government check cashing.

PART III

DOCUMENTS WHICH WILL BE REVIEWED IN YOUR BANK

(Items will be returned to you - **Do not copy**)

Please have the following items ready and waiting for the examiners upon their arrival. If any information requested in Part II was not previously provided, please have complete information ready and available for examiner review. Please disregard any items not applicable to your institution.

COMMUNITY REINVESTMENT ACT

1. Any internal analysis conducted or internal documentation collected that is pertinent to the bank's performance context or CRA performance since the previous examination.
2. CRA Public File, including any written comments received from the public since the previous examination that specifically relate to the bank's performance in helping to meet community credit needs, and any response by the bank.

BANK NAME
COMMUNITY REINVESTMENT ACT EXAMINATION
EXAMINATION DATE

Community Development Loan

General Information

Organization: _____

Area Served: _____

Organization Type (*CDC, Advocacy Group, etc.*): _____

Date: _____ Loan Amount: \$ _____

Bank Participation % (*if any*): _____

Loan Information (*provide a brief description of the investment and check all criteria that apply - if none apply mark "Not a qualifying investment" below and provide an explanation*):

_____ Borrowers for affordable housing rehabilitation and construction, including construction and permanent financing of multifamily rental property serving low- and moderate-income persons. Rehabilitation includes actions to correct environmental hazards present in the housing, such as lead paint.

_____ Not-for-profit organizations serving primarily low- and moderate-income housing or other community development needs.

_____ Borrowers to construct or rehabilitate community facilities that are located in low- and moderate-income areas or that serve primarily low- and moderate-income individuals.

_____ Financial intermediaries including CDFIs, CDCs, minority- and women-owned financial institutions, community loan funds or pools, and low-income or community development credit unions that primarily lend or facilitate lending to promote community development.

_____ Local, state, and tribal governments for community development activities.

_____ Borrowers to finance environmental clean-up or redevelopment of an industrial site as part of an effort to revitalize the low- or moderate-income community in which the property is located.

The following are community development in nature but do not promote economic development

_____ Community or tribal-based childcare, educational, health, or social services targeted to low- or moderate-income persons.

_____ Affordable housing for low- or moderate-income individuals.

_____ Activities that revitalize or stabilize low- or moderate-income areas.

Other: _____

_____ Not a community development loan.

Explanation: _____

PART I*****DUE [DATE]*******COMMUNITY REINVESTMENT ACT**

Completion of the following information will provide an opportunity for your bank to present its record regarding CRA performance and to materially aid the examiner's review of the bank's CRA activities.

1. A map of each assessment area showing the boundaries of the area and identifying the geographies (i.e., census tracts or block numbering areas) contained within the area, either on the map or in a separate list. Please provide two listings of the assessment area geographies, one using the 1990 census data and the other using the 2000 census data. If possible, please provide the listing of geographies in an electronic spreadsheet.
2. A list of the bank's branch offices and deposit-taking ATMs, including their street addresses and geographies, and a list of branch offices opened or closed since the previous examination. Although not required for purposes of CRA, please include this information for any loan production offices operated by the bank. Please provide the listing of geographies in an electronic spreadsheet as well.
3. A copy of the bank's branch closing policy.
4. The CRA examination guidelines require us to evaluate the distribution of lending among different geographic and borrower income categories for the bank's major loan products. We have identified the loan products for review as:
 - a) Small business loans, Schedule RC-C, lines 1.e. and 4;
 - b) Consumer loans, Schedule RC-C, lines 6.a., 6.b. and 6.c.; and
 - c) HMDA loans, **January 1, 2003 through June 30, 2003.** (Through previous submission the bank has provided HMDA loan data through December 31, 2003.)

THE INFORMATION ABOVE WILL VARY ACCORDING TO THE TYPES OF LOANS MADE

To facilitate the analysis of these loan products and to help ensure an efficient review of the bank as well as to minimize additional requests for the small business and consumer loans, please email the file or mail a 3.5" diskette containing the following data fields for the period from [date through date] [The timeframe the exam will encompass]. Please ensure the following items are located in separate fields. You may also send this data via email to John.Smith@sf.frb.org.

- a) Unique loan number
- b) Original note amount
- c) Origination date
- d) Borrower's name [*Last name only, last name first, or separate fields for each name.*]
- e) Street address of the loan location [*Do not include city, state, or zip code in this field. Where a borrower's address is a rural route or post office box, please provide the actual street address or census tract, if known.*]
- f) City
- g) State
- h) Zip code
- i) Census tract or block numbering area and county name or code of the loan location (as defined in Regulation BB), if this information is routinely collected and stored in a central location.
- j) Borrower income or business revenue relied upon in making the credit decision, if this information is routinely collected and stored in a central location.

Please provide the information as you would normally report it on Schedule RC-C of the Consolidated Report of Condition, as indicated following each loan type specified above. If possible, include loans of shorter maturities that were both originated and paid-off during the specified time interval, or indicate in your reply that this sub-group of loans cannot be included.

If one of the products identified above is "consumer" loans, if possible, please provide an additional field containing a purpose code to differentiate the bank's various consumer loan products (e.g., motor vehicle, consumer secured, consumer unsecured, credit card, business purpose).

The information may be submitted in any database file format, such as DBase, ASCII text, Excel or Lotus 1-2-3, and we ask that you provide each data item, a-j, in a separate field. If you have any concerns or questions about the data request, please call me.

Please email electronic submissions to John.Smith@sf.frb.org. Alternatively, you may mail a diskette to the San Francisco office. Questions regarding electronic transmissions should be directed to Mr. Smith at (415) 555-1234.

COMMUNITY REINVESTMENT ACT

At its option, the bank may elect to be considered for an outstanding CRA rating. In order to be eligible for an outstanding rating, the bank must first meet or exceed each of the small bank performance standards. Provide the following information *only if* the bank wishes to be considered for an outstanding rating. Label original documents as “Originals, Please Return.”

1. A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services.
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5. A listing of innovative or flexible loan programs targeting low- and moderate-income individuals or geographies. If available, provide the number and dollar amount of loans originated within the bank's assessment area(s) under such programs. Also include a brief description of each program.

¹Examples of community development loans include, but are not limited to, loans to: borrowers for affordable housing rehabilitation and construction, including construction and permanent financing of multi-family rental property serving low- and moderate-income persons; not-for-profit organizations serving primarily low- and moderate-income housing borrowers, or other community development needs; borrowers in support of community facilities in low- and moderate-income areas or that are targeted to low- and moderate-income individuals.; financial intermediaries including, but not limited to, Community Development Financial Institutions (CDFIs), Community Development Corporations (CDCs), minority- and women-owned financial institutions, and low-income or community development credit unions that primarily lend or facilitate lending in low- and moderate-income areas or to low- and moderate-income individuals in order to promote community development. Other examples include loans to: local, state, and tribal governments for community development activities; and loans to finance environmental clean-up or redevelopment of an industrial site as part of efforts to revitalize the low- or moderate-income community in which the property is located.

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2. CRA Public File, including any written comments received from the public since the previous examination that specifically relate to the bank's performance in helping to meet community credit needs, and any response by the bank.

BANK NAME
COMMUNITY REINVESTMENT ACT EXAMINATION
Examination Date

Community Development and Retail Services

General Information

Service: _____
Area Served: _____

Service Type (*technical assistance, etc.*): _____
Date: _____ Hours Provided: _____ Time Frame: _____

Service Information (*provide a brief description of the service and check all criteria that apply - if none apply mark "Not a qualifying service" below and provide an explanation*):

Providing technical assistance* on financial matters to non-profit, tribal or government organizations serving low- and moderate-income housing or economic revitalization and development services.

Providing technical assistance* on financial matters to small businesses or community development organizations.

Lending employees to provide financial services for organizations facilitating affordable housing construction and rehabilitation or development of affordable housing.

Providing credit counseling, home buyers, and home maintenance counseling, financial planning, or other financial service education to promote community development and affordable housing.

Establishing school savings programs for low- and moderate-income individuals.

Providing other financial services with the primary purpose of community development, such as low-cost bank accounts or free government check cashing that increases access to financial services for low- and moderate-income individuals.

Providing electronic benefits transfer and point of sale terminal systems to improve access to financial services, such as decreasing costs, for low- and moderate-income individuals.

Other: _____

Not a qualifying service.

*Examples of technical assistance include: serving on a loan review committee; developing loan application and underwriting standards; developing loan processing systems; developing loan secondary market vehicles or programs; assisting marketing financial services, including development of advertising and promotions, publications, workshops, and conferences; furnishing financial service training for staff and management; contributing to accounting and/or bookkeeping services; and assisting in fundraising, including soliciting and arranging investments.

Explanation: _____

