



# Performance Context Exercise

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Federal Deposit Insurance  
Corporation  
San Francisco Region

# Institution's capacity and constraints

Financial condition

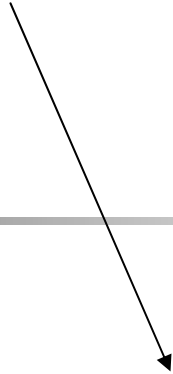
Product offerings and  
business strategies

Legal and other constraints

Market and product  
competition

Loan to deposit ratio

Prior performance



Performance  
Context

# The assessment area(s)


Local/ regional economic  
conditions (demographic  
and economic data)

Opportunities (lending,  
investment, and services)

Credit and community  
development needs



## Assessment area(s)

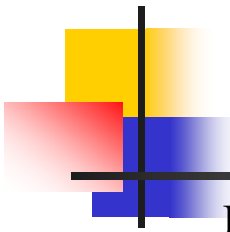


Size of businesses  
Industry trends  
Employment trends  
Industry shares  
and wages  
Population trends  
density, and diversity  
Median family income  
poverty rates,  
and income distribution  
Housing affordability  
household size  
Vacancy rates and tenure  
Age and type of  
housing stock  
Homeownership rates

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- **Local/ regional demographic and economic conditions**
  - **Community credit needs**
  - **Community credit opportunities**

**Data Reduction**

# Institution's capacity and constraints



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Institution's holding company  
and affiliates  
Assessment area served  
Product offerings  
Prior performance  
Performance of similarly situated  
institutions  
Legal impediments  
Total assets  
Loan portfolio mix  
Primary business focus  
Branching network  
Loan to deposit ratio  
Merger or acquisition activity

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- **Business strategy**
  - **Competition**
  - **Financial condition**

**Data Reduction**



# EXERCISE

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