

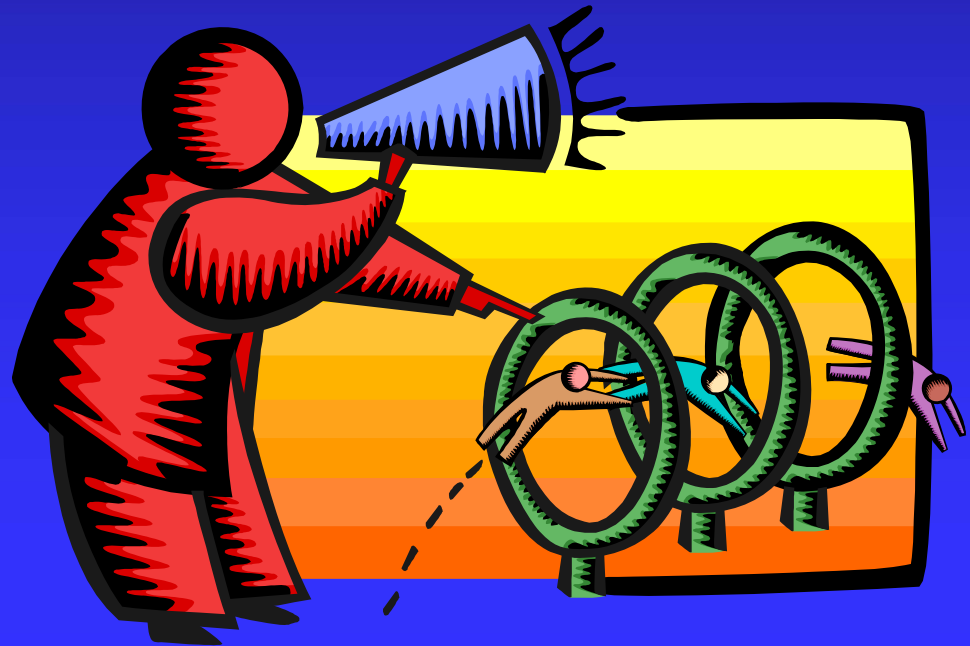
PREPARING FOR LARGE CRA EXAMS

PRESENTATION FORMAT

- We'll cover generic exam components
- Panelists will discuss different practices
- Ask questions!
- Break-out sessions with your regulator are scheduled at the end

List of upcoming exams published quarterly

- This is often first notice to a bank
- Earlier notice may be provided in writing or verbally



Official Notice of an Exam

- Timing and content of official notices vary among the regulators
- Some sample notices are included in handouts

Information Requested

- This varies
 - ◆ Is the exam work being performed on-site or off-site
 - ◆ Is it being performed concurrent with other exam work
- Request will typically include everything we think we'll need

Management needs to gather the information

- This is often delegated to the CRA Officer or other contact individual
- Activities of numerous departments impact performance



Be proactive and expansive in gathering information

We can't give credit for something we don't know about!



Assessment Areas

- Its fundamental to the evaluation, but often an issue of confusion or disagreement

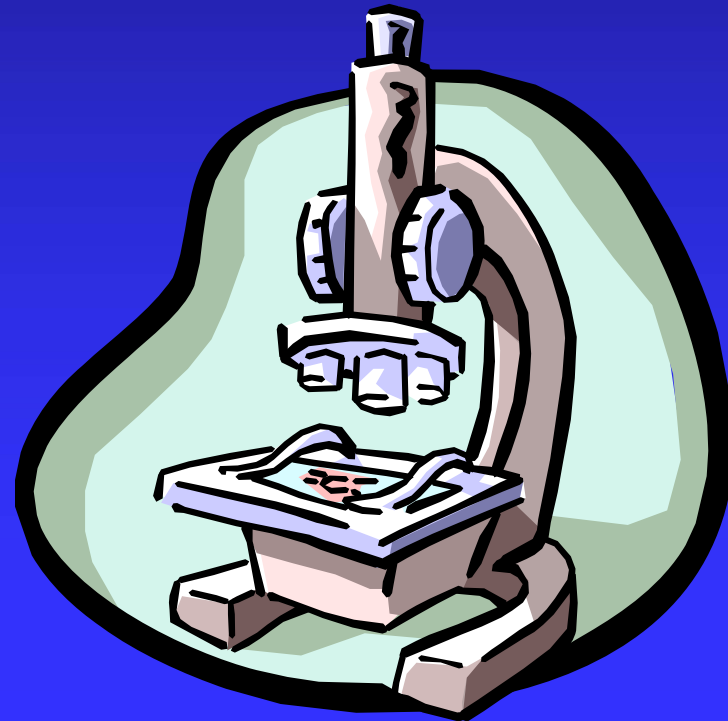


Be attentive to changes

- Have you changed your offices or ATMs
- What about 2000 Census changes

Performance Context

- It provides a basis for measuring performance given the operating environment



Provide relevant audits and meeting minutes

- Understanding your process helps us evaluate your performance



Provide Lending, Investment, and Service data

- This is covered in more detail in the following sessions

Current OTS Variant

- Large institutions may elect a different weighting of the tests

Examples of best/worst practices

