

SAMPLE SMALL INSTITUTION EVALUATION*

PUBLIC DISCLOSURE

(Date of Evaluation)

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Name of Depository Institution
Institution's Identification Number

Address of Institution

Name of Supervisory Agency

Address of Supervisory Agency

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

* This is a sample format created for an institution operating only in one assessment area in one state. It will be adjusted, as appropriate, to reflect the requirements of the IBBEA and each institution's operations.

TABLE OF CONTENTS

Institution's CRA Rating	1
Description of Institution.....	1
Description of Assessment Area.....	1
Conclusions	2

INSTITUTION'S CRA RATING: This institution is rated _____.

Summarize the major factors supporting the institution's rating. When illegal discrimination or discouragement has been identified, the conclusion should include a statement that the rating was influenced by violations of the substantive provisions of the antidiscrimination laws. The conclusion should not mention any technical violations of the antidiscrimination laws.

DESCRIPTION OF INSTITUTION

Write a brief description of the institution's ability to meet various credit needs based on its financial condition and size, product offerings, prior performance, legal impediments and other factors. Information that may be important to consider includes relationships with a holding company or affiliates, total assets, asset/loan portfolio mix, primary business focus, branching network, and any merger or acquisition activity.

DESCRIPTION OF (*Name of ASSESSMENT AREA*)

Describe the assessment area(s) under review by including appropriate information (and any trends) on the population, median income, employment conditions (including major employers), and community credit needs and business opportunities identified through outreach activities. Include, as appropriate, a discussion of the number and type of CRA-related community contacts that were consulted and relevant information incorporated, if any, in the CRA evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Discuss the institution's CRA performance. The facts, data and analysis that were used to form a conclusion about the rating should be reflected in the narrative, including institution strengths and areas for improvement. The narrative should clearly demonstrate how the performance criteria were analyzed in order to rate the institution. Examiners have the flexibility to discuss the five performance criteria in the order of their importance, rather than the order in which they appear in the regulation.

In addition to the information provided on the core criteria, the performance evaluation should include information on qualified investments and the provision of services, if used to support an Outstanding rating.

Write a paragraph about the institution's record of complying with the antidiscrimination laws (ECOA, FHA, or HMDA) using the following guidelines.

When substantive violations involving illegal discrimination or discouragement have been found, state that substantive violations were found, whether they caused the CRA rating to be adjusted downward, and why the rating was or was not adjusted. Identify the law(s) and regulations(s) violated, the extent of the violation(s) (e.g., widespread, or limited to a particular office, division, or subsidiary) and characterize management's responsiveness in acting upon the issue(s). Discuss whether the institution has policies, procedures, training programs, internal assessment efforts, or other practices in place to prevent discriminatory or other illegal credit practices. State whether management has taken, or has committed to take, corrective action particularly with respect to voluntary corrective action resulting from self-assessment(s).

If no substantive violations were found, state that no violations of the substantive provisions of the antidiscrimination laws and regulations were identified. Even if discrimination has not been found, comments related to the institution's fair lending policies, procedures, training programs and internal assessment efforts may still be appropriate. If applicable, technical violations cited in the report of examination should be presented in general terms.