

CRA Performance Context

Performance Context: Definition

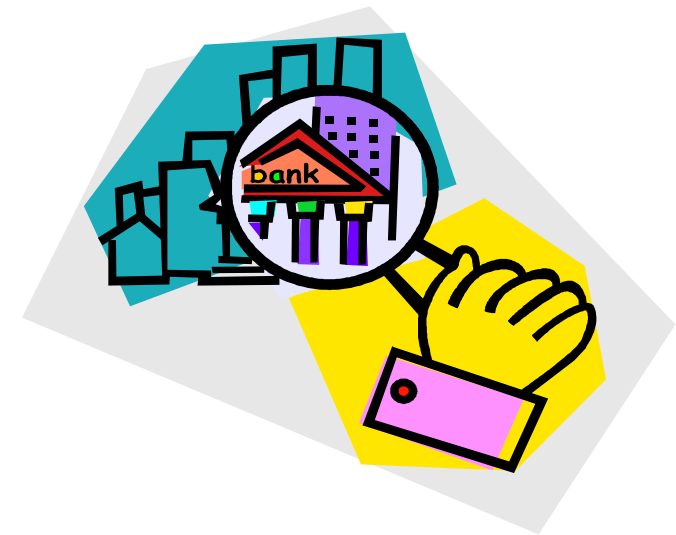
“**Performance context** is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context within which an institution’s record of performance should be evaluated.”

CRA Q & As _____.21(b)

- Performance context factors that affect the bank’s performance in lending, investment, and/or service tests are explained in the Bank’s Performance Evaluation.

Performance Context: Assessment Areas

- **Description of assessment area(s)**
 - Specific description & demographic data
 - Economic data
 - Community contacts



Performance Context: Description of Institution

- **Description of institution**
 - Background
 - Ability and capacity
 - General business strategy
 - Financial data
 - Lending focus
 - Holding company/affiliates/subsidiary



Performance Context: Community Contacts

Community contacts – They provide insight into:

- Area's economic and demographic conditions
- Changes in area's description
- Area's credit needs
- Institution's response



Other Performance Context Considerations

- CRA-related complaints
- Discriminatory or illegal credit practices

