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
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