

Performance Context Resources

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.”

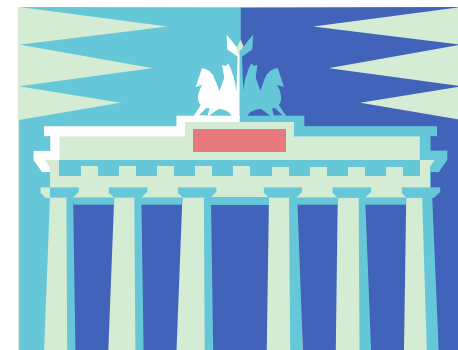
CRA Q & As _____.21(b)

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

Fedstats.gov

- Provides access to statistics from more than 100 federal agencies. Perhaps most readily useful is the basic census data (population demographics, basic business demographics, etc.) that is available at the city, county and state level:

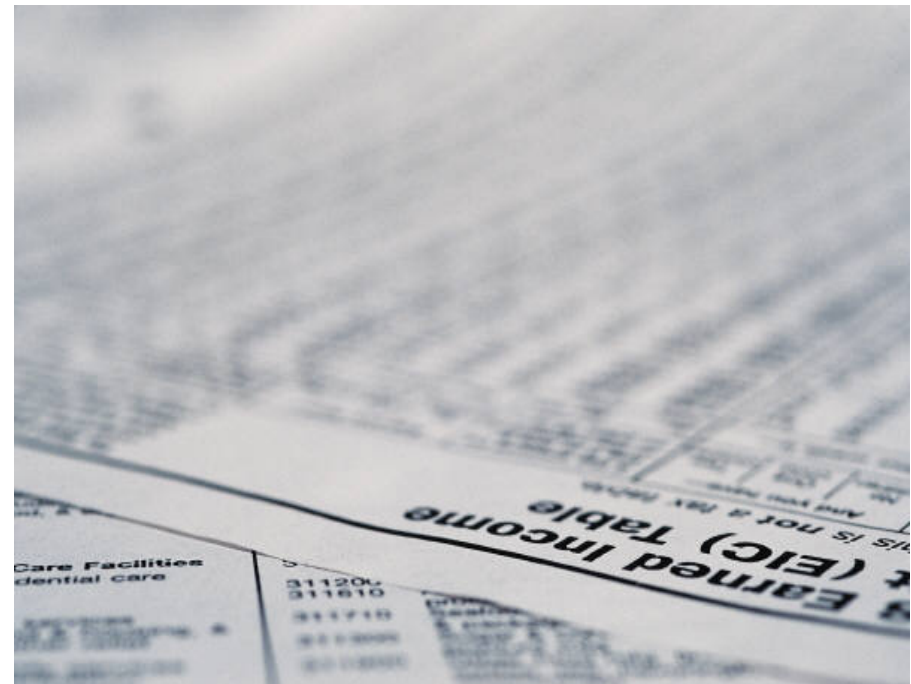
<http://www.fedstats.gov/>



Median Family Income

- FFIEC estimate for the fiscal year that corresponds to the year for which the loan application data are reported

<http://www.ffiec.gov/hmda/censusproducts.htm#MSAIncome>



U.S. Census Bureau Resources

- **American Fact Finder**

A source for updated population, housing, economic, and geographic data

<http://factfinder2.census.gov/main.html>

- **The American Community Survey (ACS)**

An ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services.

<http://www.census.gov/acs/www/>

- **State & County Quick Facts**

Provides basic census data (population, median income, housing statistics, etc.) by state and county:

<http://quickfacts.census.gov/qfd/index.html>

Economic Data



- Bureau of Labor Statistics

Local area unemployment estimates

<http://data.bls.gov/PDQ/outside.jsp?survey=la>

- Federal Bureau of Economic Analysis (BEA) Regional Facts (BEARFACTS)

Describes an area's personal income, its sources, and growth rates

<http://www.bea.gov/regional/bearfacts/>

Industry Analysis

- **Deposit Market Share Report**

Provides deposit and branch data on FDIC-insured institutions by MSA or by state, county, and zip code

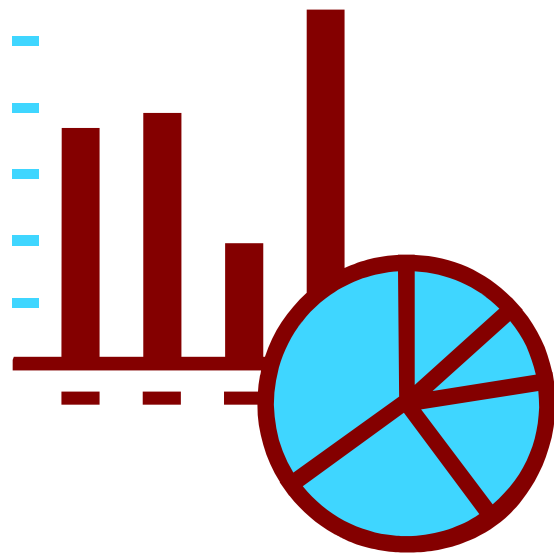
<http://www2.fdic.gov/sod/sodMarketBank.asp?barItem=2>

- **Institution Directory**

Provides financial data and branch locations for FDIC-insured institutions and their holding companies

<http://www2.fdic.gov/idasp/>

Small Business Data



- **Bureau of Labor Statistics**

- National and regional resources for employment and business data

<http://www.bls.gov/>

- *Business Employment Dynamics* is a quarterly data series that helps to provide a picture of the state of the labor market.

<http://www.bls.gov/bdm/home.htm>

- **Dunn & Bradstreet**

- Source of information and ratios regarding industry and small businesses (by subscription)

<http://www.dnb.com/us/>

HUD Consolidated Plans

- **Five-year plans**

Analyses of the local housing market, and housing needs of low-income, homeless persons, and special needs populations

<http://www.hud.gov/offices/cpd/about/conplan/local/index.cfm>



HUD Economic Development Programs

- Information on eight Department of Housing & Urban Development (HUD) Economic Development programs.

<http://www.hud.gov/offices/cpd/economicdevelopment/programs/>

- Search for RC/EZ/ECs by address or by state

➤ <http://egis.hud.gov/ezrclocator/>

- Search for BEDI activities in a given locale

http://cfpub.epa.gov/bf_factsheets/basic/index.cfm

Other Useful HUD Links

- **American Housing Survey**
<http://www.huduser.org/portal/datasets/ahs.html>
- **Low Income Housing Tax Credits**
<http://www.huduser.org/portal/datasets/lihtc.html>



Community Development Entities

- **Community Development Financial Institutions (CDFIs)**

- Search for a CDFI near you

http://www.cdfifund.gov/what_we_do/need_a_loan.asp

- **Community Development Housing Organizations (CHDOs)**

- <http://www.hud.gov/offices/cpd/affordablehousing/programs/home/topical/chdo.cfm>

- **Directory of non-profits**

- Search for a list of non-profits by organization name, EIN, city, or state. <http://www2.guidestar.org/>

Community Development Entities

- **Minority-owned banks**

- Investments in Minority Banks may qualify for CRA. Listing of minority institutions may be found at <http://www.federalreserve.gov/Releases/mob/>

- **Low-income & community development credit unions**

- Search for Low-Income Credit Unions by charter, city, state, or other criteria. <http://cuonline.ncua.gov/CreditUnionOnline/CU/FindCreditUnions.aspx>
- Statute allowing investment by banks: NCUA Rule and Regulation #701.32 allows credit unions to receive shares (which are deposits for credit unions) from non-members so long as they don't exceed 20% of total shares in the credit union, or \$1.5MM, whichever is the larger.

Regulatory Resources on CRA

The OCC Rural Minnesota Community and Economic Development Resource Guide

The purpose of the resource guide is to provide community and economic development practitioners in rural Minnesota with a comprehensive list of agencies engaged in the field. Our intention in so doing is to concentrate information on rural development in a single source, thereby increasing the opportunities for professional relationships and institutional partnerships in service of rural community economic development.

<http://www.occ.treas.gov/topics/community-affairs/index-community-affairs.html>

Public School Review

- Provides information on public schools in all 50 states and some private schools too. Data primarily describes academic performance, expenditure per student, student-teacher ratios, graduation rates, etc. It also includes percentage of students eligible for the Title 1, free lunch program.

<http://www.publicschoolreview.com>

