

# Supervisory Agency and Other Regulatory Resources

# Federal Financial Institutions Examination Council (FFIEC)

- Home page - [www.ffiec.gov](http://www.ffiec.gov)
- Home Mortgage Disclosure Act (HMDA)
  - Link: <http://www.ffiec.gov/hmda/default.htm>
  - Also access links to FAQs, the FFIEC geocoding system, information on how to file your HMDA data, census reports, public data and other reporting resources
- Community Reinvestment Act (CRA)
  - Link: <http://www.ffiec.gov/cra/default.htm>
  - Also access links to the Interagency Q&As, CRA ratings, exam schedules, interpretive letters, information on how to file your CRA data, and other public data and CRA related resources

# Exam Schedules, Procedures, and Guidance

- FFIEC link to agency examination schedules, annual asset threshold adjustments, list of distressed and underserved nonmetropolitan middle-income geographies, examination procedures, and public evaluations

<http://www.ffiec.gov/cra/examinations.htm>

- FDIC link to examination procedures and other resources and information on CRA

<http://www.fdic.gov/regulations/community/community/index.html>

- Federal Reserve link to the Consumer Compliance handbook

<http://www.federalreserve.gov/boarddocs/supmanual/cch/cch.pdf>

- OCC link to examination procedures and other resources and information on CRA

<http://www.occ.gov/topics/compliance-bsa/cra/index-cra.html>

# Locating Public Evaluations

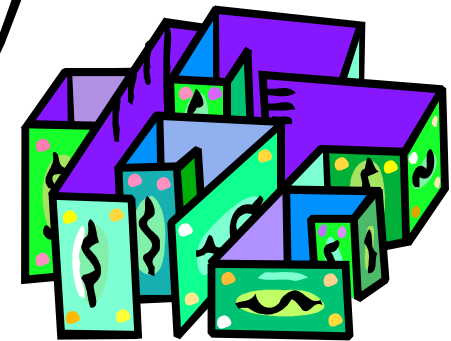
- **FFIEC** <http://www.ffiec.gov/craratings/default.aspx>
- **FDIC** <http://www2.fdic.gov/crapes/>
- **FRB**  
<http://www.federalreserve.gov/apps/crape/BankRating.aspx>
- **OCC** <http://www.occ.treas.gov/cra/crasrch.htm>



# Interagency Q & A's on CRA

- Link to current Interagency Questions & Answers Regarding Community Reinvestment (3/11/2010)

<https://www.ffiec.gov/cra/qnadoc.htm>



- Link to Federal Register Updated Q & A (11/20/2013)

<http://www.gpo.gov/fdsys/pkg/FR-2013-11-20/pdf/2013-27738.pdf>

# Other Supervisory Agency Resources

- **CRA Loan Data Collection Grid (Dallas Fed)**

<http://www.dallasfed.org/assets/documents/cd/pubs/craloan.pdf>

- *Note: This publication was revised in 2006 and has not been updated to reflect current guidance, allowing ISB's to categorize loans to businesses that have a purpose of CD, as CD loans.*

- **Office of the Comptroller of the Currency**

- Makes one-page fact sheets, e-zines, and other publications on important CD programs and topics available

<http://www.occ.treas.gov/cdd/commfoc.htm>

# Other Supervisory Agency Resources *(continued)*

- **A Banker's Quick Reference Guide to CRA:**

<http://www.dallasfed.org/assets/documents/cd/pubs/quickref.pdf>

- *Note: This publication was amended in 2005. It has been utilized as a quick and useful guide to the CRA regulation and exam procedures.*

# Community Development

- Definitions of Terms in CRA Performance Evaluations (published by the FDIC):  
<http://www2.fdic.gov/crapes/peterms.asp>
- Glossaries of Community Development Terms- HUD:  
<http://www.hud.gov/offices/cpd/library/glossary/>
- Glossary of Community Development Terms - St. Louis Fed:  
[http://stlouisfed.org/community\\_development/selfstudy/pdf/glossary.pdf](http://stlouisfed.org/community_development/selfstudy/pdf/glossary.pdf)
- Glossary of Economic terms -San Francisco Fed  
<http://www.frbsf.org/tools/glossary/>

