

# INFORMATION USEFUL IN DEVELOPING A PERFORMANCE CONTEXT

The Performance Context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. An institution's CRA performance is evaluated in the context of information about the institution, its competitors and other factors that may have impacted the bank's ability to perform. While there is no regulatory requirement for a bank to develop a written performance context, it is the institution's opportunity to tell its story so that the examiners have a better understanding of the bank and its assessment area.

## DESCRIPTION OF YOUR BANK

- Date of establishment; is your bank a de novo?
- Holding company information; §\_\_\_.22(c) – Affiliate Lending
- Primary business focus (this will determine what products are included in performance analysis)
- Assessment Area(s) served
- How your bank compares to other institutions
  - Deposit market share (available at <http://www2.fdic.gov/sod/index.asp> )
  - HMDA reporters—mortgage lending market share (available at <http://www.ffiec.gov/hmdaadwebreport/aggwelcome.aspx>)
- Branch information
  - Location
  - Hours of operation
  - Product or service offerings if specific to a particular branch
- Product offering
  - Develop a list of loan and deposit products that are designed to meet specific needs of the community.
- Financial data
  - Asset size
  - Loan and deposit mix
  - Capital and liquidity
  - Profitability
- Bank business strategy, products, services
- Corporate activities such as mergers, acquisitions, branch openings or closings
- Delivery systems
  - Internet
  - Mobile
  - Deposit-taking ATMs
  - Loan or deposit production offices

## DESCRIPTION OF YOUR ASSESSMENT AREA(S)

**Do this for each assessment area the institution serves.**

- Geographic boundaries
  - Actual MSA name, county name or census tracts (if whole counties not selected)
  - Number of low-, moderate-, middle- and upper-income census tracts
  - Any distressed or underserved nonmetropolitan middle-income census tracts
  - Any federally declared disaster areas and date of declaration
- Population
  - Total population

- Trend in population levels
- Poverty rate
- Percent and number of households by income level
- Percent and number of families by income level
- Economic conditions
  - Major industries
  - Major employers
  - Employment trends
    - Unemployment rate
- Housing
  - Percent and number of houses by tract level income
  - Percent and number of houses by type (e.g., owner-occupied, rental, vacant)
  - Median housing value
  - Median rent
  - Median age of housing stock
- Competition
  - Similarly situated institutions
  - Nondepository institutions
- Community credit needs
  - Based on contacts with community leaders
  - What community development groups are active in the assessment area?
  - Describe community development activities you have participated in and name the community development groups you worked with.