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OCC BULLETIN 2000-35

**Subject: Large Bank Community Reinvestment Act Examinations**  
**Date: December 29, 2000**

**To: Chief Executive Officers and Compliance Officers of All National Banks, Department and Division Heads, and All Examining Personnel**

**Description: Examiner Guidance**

In 1998, the OCC initiated a project to improve Community Reinvestment Act (CRA) examinations at large banks. Among the goals were to gain efficiencies and to ensure consistency in these examinations. The end product is the attached "Large Bank CRA Examiner Guidance."

The guidance clarifies and supplements the FFIEC interagency procedures in the "Community Reinvestment Act Examination Procedures" booklet of the *Comptroller's Handbook*. Those procedures are referred to throughout this guidance as the large bank CRA examination procedures.

The guidance, which will be used at all banks examined as large banks, implements the OCC's approach to evaluating a large bank's CRA activities over an "examination cycle." This approach recognizes that a large bank CRA examination has distinct phases that must be scheduled at sufficient intervals to ensure that efficiencies are realized. The guidance provides details about each phase of the cycle. In addition, the guidance provides supplemental examination procedures, sample request letters, sample CRA performance evaluation (PE) shells, and a set of standardized tables for presenting data in the PE.

Key concepts are noted throughout the guidance by the words "Key Concept" in the left margin. "Key concepts" are any material changes in standard OCC policies, procedures, or examination approach as applied to large bank CRA examinations.

Questions about CRA or this guidance may be directed to your supervisory office or to Community and Consumer Policy at (202) 649-5470.

Ralph E. Sharpe  
Deputy Comptroller  
Community and Consumer Policy

**Related Links**

- [Large Bank CRA Examiner Guidance](#)